Dwelling in the private rental sector.

Older women, housing security and the experience of home.

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Declaration of Originality

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Conference presentations

Fundamental to the development of this thesis, was the opportunity to present six academic papers at domestic and international conferences. One of these papers was co-authored, as listed below. The conference forums were extremely valuable and the critical feedback aided the advancement of my work. I acknowledge the insightful contributions and guidance provided by audience members as key to the research process.

Zappia, G. (2015) 'Understanding how seniors negotiate the construction of place-based stigma', paper delivered to Australasian Housing Researchers Conference, Hobart, 18 - 20 February.

Gorter, T. & Zappia, G. (2016) 'Security, risk and the meaning of home in Australia's housing system', paper delivered to Australasian Housing Researchers Conference, Auckland, New Zealand, 17 – 19 February.

Zappia, G. (2016) '"They don't talk to renters...Women renters" experiences of power and agency', paper delivered to Australasian Housing Researchers Conference, Auckland, New Zealand, 17 – 19 February.

Zappia, G. (2017) '"Second-rate citizens and scumbags". How women describe themselves as long-term renters', paper delivered to Australasian Housing Researchers Conference, Melbourne, Australia, 15 – 17 February.

Zappia, G. (2017) 'Uncertain and insecure: The state of dwelling for women who are long-term renters in Australia's home owner nation', paper delivered to Housing Studies Association Conference, York, England, 5 – 7 April.

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Abstract

As Australia's population ages, the demand for housing in the private rental sector is expected to increase. Yet, private renting continues to be a problematic tenure that has proved difficult to regulate. Households subsisting on income support payments – Newstart Allowance, Age Pension and Disability Support Pension – are particularly vulnerable to the vagaries of the tenure. Empirical research has drawn attention to the fragile housing circumstances of women who are ageing in the private rental sector and it is claimed that this distinct group are at risk of experiencing first-time homelessness.

This thesis contributes to the nascent research by exploring how older women who are renting achieve housing security and experience 'home'. Pierre Bourdieu's (1990a) 'theory of practice' is used as a heuristic framework for understanding how women renters embody the tenured dwelling (space) to the experience of 'home' (place) and for exploring their socialised subjectivities.

Analysis of interviews undertaken establishes how 'home' is best understood as a feature of the 'field' (the Australian housing system). I argue that the women strive to affect housing security and positive experiences of 'home' by negotiating the possibilities and constraints of their position as long-term renters. I claim that the women's capacities for influencing 'home' (the embodied place), social identities (as long-term renters), privacy (in the tenured dwelling) and choice (to affect future housing circumstances) determines their achievement of housing security. The conclusion is that the capacities of older women renters to affect their housing pathways are shaped by the interplay between broader structural conditions and the 'habitus' of a social milieu.

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It is with heartfelt gratitude that I give thanks to the people who are woven into the landscape of my PhD experience. I hold in great esteem the women who generously invested time to share their personal stories of loss and hope, which are the focus of this research. I am indebted to Professor Keith Jacobs who unwittingly encouraged me to move beyond my self-imposed limitations and realise the product of my research. I am humbled by Dr Julia Verdouw's generosity of spirit and very appreciative for the precious time she invested to help me achieve this goal. I am grateful to Professor Lynda Cheshire for providing skilled guidance during my Honours research. Her kind encouragement formed the foundation from which I launched into my PhD candidature.

I am extremely grateful to the Australian Housing and Urban Research Institute (AHURI) for the generous PhD Top-up scholarship. As a 'Top-up Scholar' I attended three consecutive AHURI symposiums. These forums provided timely opportunities to present and discuss my evolving research. I am grateful to the academics who generously volunteered their time to attend the AHURI symposiums and provide critical feedback, insights and support to myself and fellow PhD candidates. The collegiality fostered in these settings enriched my PhD experience and I feel privileged to have been afforded the opportunity to take part in this experience.

I wholeheartedly give thanks to my Mum, Lynette. Her validation of my anger, frustration and despair regarding the marginality of women has provided me with threads of hope to grasp during the storms of life. I am very thankful for the support of friends and family and my sister Antonia whose passion for life and pursuit of excellence is inspiring. I felt them cheering me on from the sidelines. My life is richer for the friendships and the support of my fellow 581 roommates Kate, Bek, Tamlin, Bec and Dain. Their kindness, humour, dedication, tenacity and perseverance have left an indelible impression upon me. Together we celebrated the milestones and achievements of our labours and weathered the trials and tribulations that are the PhD experience. I can attest to the immense support freely offered during the hallway and lunch room chats with fellow students, staff and academics from the School of Social Sciences. I thank these incredible people for taking the time to pause, listen and offer encouragement. I am very grateful for their wisdom and openness to share a laugh.

Preface

For the first three months of 1989, 'home' was a tent pitched in Mudjimba Beach Caravan Park located on the Sunshine Coast, Queensland. Mum and I had recently relocated to Mudjimba from the Gold Coast. I was 16 years old and I was enrolled at Coolum State High School where I commenced the final two years of my secondary education. Mum was resplendent with the notion that the move would provide a new beginning and a fresh start. It felt like a momentous upheaval, as I was uprooted from established friendship groups and the familiarity of routine. Mum, thanks to her sense of humour, resourcefulness and resilience managed to create a haven where meals were cooked and laughs were shared. The air of beachside holidays permeated the entire experience. The summer storms were exciting and torrential rain unsuccessfully thwarted my attempts to complete homework tasks. I managed to arrive at school every day in a freshly ironed uniform. 'Home' was the comfort that Mum and I were together. The sale of our Gold Coast abode (caravan and annex), had provided her with just enough financial resources to build a small, two-bedroom a-frame house. Our housing pathway was insulated by this reality, so living in the tent was not long-term. These experiences lit the spark that many years later would prove to be the motivation for this inquiry. The stories generously shared by the women who made this research possible have resonance with my Mum's story and with my story.

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Part I

Chapter 1: Establishing the inquiry

The motivation behind this inquiry is two-fold. First, I approach this doctoral research as a long-term renter of 27 years. I have held residential tenancy agreements in the private rental sectors in three Australian jurisdictions (Brisbane, Queensland: 1990 to 2002 and 2006 to 2014; Sydney, New South Wales: 2002 to 2006; Hobart, Tasmania: 2014 to 2018). I have been renting from the age of 17 and whilst writing this thesis, I celebrated my 44th birthday. I lived in my ex-husband's house for two years and after the marriage ended, returned to the private rental sector. I am a long-term renter of 27 years, with 24 household moves.

I observed a cultural shift during the time I rented in Brisbane. Discussions about investment property portfolios were common conversational fodder at the workplace lunch table. People appeared to be caught in the fervour for home renovation and the promotion of private property ownership took centre stage. The Brisbane housing market ignited. Insecurity coupled with increasing rents, were the main concerns for tenants in the private rental sector.

Second, living in Brisbane at the time I was employed by the Residential Tenancies Authority (RTA) as a Client Services Officer (2006 to 2009). Established in 1989, the RTA is a Queensland government statutory authority and is responsible to the Minister for Housing and Public Works (the Minister). The interest accrued from the investment of rental bonds, paid by Queensland tenants as part of their residential tenancy agreement, covers operating costs. The key duty of a Client Services Officer is to administer the (now) *Residential Tenancies and Rooming Accommodation Act 2008* (the Act) by providing tenants, lessors, residential property managers, caravan park managers and residential providers an understanding of their rights and obligations under the Act. The in-person and telephone client services provided by the RTA operates in conjunction with an online component where clients can access information, download forms and publications pertaining to Queensland residential tenancy legislation and for residential property managers access an online eServices portal for the purpose of managing rental bonds. The RTA provides dispute resolution for the parties to a tenancy agreement, community education, conducts investigation of offences under the

Act, review of residential tenancy legislation and policy recommendations to the Minister. As with the nature of most service provision roles, the work that is undertaken on a day-to- day basis reaches far beyond the official Position Description. I found limitations in the application of the residential tenancy legislation. I witnessed first-hand the frustration of tenants, lessors and residential property managers whose expectations in regard to how tenure in the private rental sector should 'play out' were not met. This was evident in the bewilderment of a tenant when their attempts to create a 'home' in the tenured dwelling was interrupted by a lessor whose unsolicited entry to the property was undertaken as part of their desire to protect their investment. These actions and behaviours were in contradiction of the lessor's contractual agreement with the real estate agency to assume these duties. And never with consideration to the legislative requirement for written notice, or the tenant's quiet enjoyment (i.e. peace, comfort and privacy) of the tenured dwelling.

Queensland's property market had continued to accelerate. Previously undesired suburbs were undergoing processes of gentrification and the share houses and flats located in these suburbs usually renting at the lower end of the market, were now unaffordable. Straightforward client enquiries that involved questions about rental bonds, aspects of tenancy agreements (e.g. notice periods, rent increase amounts, repairs to property and lease terminations) were interspersed with more complex issues. I listened to tenants speak of their fear because 'home' was quickly becoming the car due to an unaffordable rent increase or an unexpected notice to leave. Tears and threats of suicide were not uncommon. The 'state of play' for these people was untenable.

Section One: The research problem

Housing is a basic human need and is widely recognised as a fundamental human right (Bengtsson, Fitzpatrick & Watts 2012; King 2003). A house is more than a structure consisting of bricks and mortar. It is a significant space where people may have the opportunity to create a place that offers comfort, safety and a sense of security (Dupuis 2012). Of equal importance is a person's capability to enact control by making choices that satisfy personal housing needs and aspirations; factors that can contribute to subjective wellbeing (Clapham, Foye & Christian 2017).

Housing deprivation exposes people to vulnerabilities that impinge upon life opportunities,

social networks and community connectedness, physical and psychological wellbeing (Baum & Gleeson 2010; Lewinson, Thomas & White 2014; Saunders 2010; 2016). People who are homeless, who are marginally and precariously housed are voiceless to influencing and ultimately contributing to the very policies that impede their access to affordable, appropriate and secure housing (Prior & Harfield 2012; Sharam 2010). The capacity of low- income households to purchase basic essentials such as food, clothing and heating is a daily negotiation and when financial resources are constrained opportunities to live a life that is valued becomes superfluous to everyday subsistence (Morris 2009a, 2010, 2016).

There exists an increasing number of Australians who are reliant upon the private rental sector to meet their housing needs. Attention and resources are required to better regulate the residential tenancy legislation that governs Australia's various private rental sectors, as the 'rules of the game' perpetuate unequal interactions (Hulse & Milligan 2014; Morris 2007, 2013; Toohey 2014). Low-income households in the private rental sector are experiencing housing stress and after housing costs poverty (Morris, Judd & Kavanagh 2005; Wood, Ong & Cigdem 2014). The paucity of regulation in the private rental sector and restricted access to a diminishing public housing sector, is exacerbating housing insecurity for low income households (Fitzpatrick & Pawson 2013; Groenhart & Burke 2014; Mulroy & Lane 2015). It is claimed that non-home owning, older women striving to live in the private rental sector are experiencing marginalisation as a result of their precarious housing circumstances (Hartman & Darab 2017). Housing scholarship has drawn attention to the virtual absence of knowledge regarding the housing outcomes of this distinct group, how economic vulnerability constrains housing choice and the implications for these women to their housing pathways (Darab & Hartman 2013; Hartman & Darab 2017; Sharam 2008, 2011; Sharam, Ralston & Parkinson 2016).

Section Two: This thesis

This thesis provides a sociological account of how women, 55 years of age and older, dwell in the private rental sector and foregrounds the strategies enacted by the women renters as they strive to achieve housing security and experience 'home'. This thesis considers the housing consumption practices of these women within the context of the Australian housing system and explores their housing pathways with attention to the gendered structural

disadvantages experienced by some of the women of the Australian baby boomer generation. The aims of this thesis have been carefully designed to respond to the fact that the housing experiences of this distinct group are relatively undocumented. The aims of this thesis are:

- To understand how women, 55 years of age and older, who are long-term renters (10 years or more), achieve housing security and experience 'home';
- To understand how residential tenancy legislation and cultural norms shape the private rental sector and the lived housing experiences of older women renters in an Australian context;
- To explore how women, 55 years of age and older, negotiate the social relational aspects of tenure in the private rental sector and the implications (if any) of these negotiations on the woman's experiences of 'home';
- To explore the implications (if any) of an earlier socialisation that occurred within the socio-cultural context of the Australian baby boomer generation and its relationship to the woman's housing circumstances in later life;
- To generate knowledge that informs future policy regarding the regulation of the private rental sector and the housing needs of older women; and
- To contribute to the literature that addresses the lived experiences of older women who are renting long-term and ageing in the private rental sector in regard to their achievement of housing security and their experiences of 'home'.

This thesis draws attention to the capacity the women possess to negotiate the constraints and possibilities of dwelling in the private rental sector in regard to realising expressed housing aspirations (affordable, appropriate, secure). This thesis discusses how the women negotiate their renter identity and long-term renting as a tenure status in the context of a home owning society. This thesis explores how the women appropriate the tenured dwelling (embodiment of space) and their capacity to maintain territorial boundaries to affect peace, comfort and privacy (the experience of 'home'). The research questions are outlined in Chapter 4 where I discuss the correlation of the questions to the chosen methodological approach.

Thesis outline

This thesis is organised into three parts. Part I includes this chapter, where I have identified

the research problem and outlined the aims of the thesis. In Chapter 2, I discuss the small amount of Australian research that attends to the housing circumstances of older women renters. The emergent risk of low-income, single, older women who are living in the private rental sector to experiencing first-time homelessness is documented by this literature. From this discussion, I turn my attention to empirical research that contributes to an understanding of the conditions of the private rental sector, the housing outcomes for low-income, older Australians who are renting and the implications to their health and wellbeing of precarious housing. I have paid attention to more critical forms of housing scholarship that engages explicitly with the shortcomings of residential tenancy legislation. Two key areas are identified: insecurity of tenure, which facilitates forced residential mobility; and the implications of the lack of affordability in the sector (also cited as effecting housing pathways) for households of exposure to economic vulnerability.

The study then turns specifically to the lived experience of renters to establish the structural determinants that contribute to an increased demand for housing in the private rental sector. My consideration of these factors highlights the shift in housing consumption practices in Australia and the ideological commitment to private property ownership in this nation.

In the final section of Chapter 2, I attend to the Tasmanian setting and briefly outline key demographic characteristics of Tasmania's population. I present the findings of a recent (May 2018) report that outlines housing stress as experienced by households renting in Tasmania and I discuss the 2014 amendments to the *Residential Tenancy Act 1997*. I conclude the chapter with a summary of reflections from stakeholders who represent some of the housing and homelessness organisations in Tasmania, regarding low-income, older women and their housing circumstances.

Part II includes Chapters 3 and 4. The focus of Chapter 3 is the sociological theories of Pierre Bourdieu, namely; the 'theory of practice' and the constituent elements - habitus, field and capital - which informed the theoretical framework of this research. I discuss Erving Goffman's notion of stigma and engage with Dupuis and Thorn's (1999) conceptualisation of ontological security. I outline an understating of key concepts – 'home', house, dwelling, shelter – based upon multi-disciplinary literature. The methodological approach is presented in Chapter 4 and includes a discussion on the qualitative methods applied as part of the research process, which completes Part II of this thesis.

Part III, consists of the findings and discussion chapters (6, 7, 8 and 9). The opening preamble of Part III highlights the social relational aspects of tenure in the private rental sector with particular focus on Lister's (2007; see also 2002; 2006) research. Renters are not a homogenous group; thus the aim of the discussion in Chapter 5 is to draw out the subtlety and nuance of the sample, whilst highlighting collective housing experiences as expressed by the women who contributed to this research. In this chapter, a series of women renter vignettes are presented and organised into three categories: 'secure and settled', 'fluctuating and vulnerable' and 'fragile and anxious'. These categories have been chosen because they encompass the very broad range of experiences of the interviewees. The women renter vignettes are an illustrative representation of their individual housing narratives and the corresponding categories aim to describe the woman's current housing circumstances at the time of the interview conversation.

In Chapter 6, I explore how the women affect the experience of 'home' and negotiate expressed housing aspirations: affordable, appropriate, (and) secure. 'Affordable' refers to the amount of money paid for rent, when considered with other housing-related costs and living expenses. 'Affordable' also refers to whether the amount of money paid for rent is sustainable for the duration of tenure, which considers the potential for a rent increase. 'Appropriate' refers to the structural characteristics of the tenured dwelling meeting the physical and social needs of the woman renter. Whereas 'secure' refers to a sense that the dwelling experience enhances the perception of housing security, which is related to the capacity to stay on in the tenured dwelling long-term. In this chapter I foreground the meanings of 'home' as expressed by the women.

Central to the discussion in Chapter 7, is Goffman's (1963) notion of stigma. It is here that I outline how the women affect their social identity by negotiating stigma (the meanings, assumptions and stereotypes associated with renting and being a long-term renter). I explore how the women as long-term renters perceive their position (in relation to homeowners) in the 'field' and identify the strategies and improvisation employed by some of the women to reject a discredited social identity.

In Chapter 8, I explore how women renters negotiate the experience of privacy. The discussion draws from Dupuis and Thorn's (1998) notion of ontological security and specifically, one aspect; freedom from surveillance (privacy). I attend to how the women

appropriate the tenured dwelling through the embodiment of space to the experience of 'home' (place). The data presented is indicative of the women's accounts of the 'virtual landlord'; the lessor that is felt in the fabric of the home.

In the final chapter of Part III, I explore the effects of gendered structural disadvantages to informing the possibilities and constraints present in the 'field'. I highlight how the destabilising effect of life shocks has informed the women's housing pathways. I discuss how some of the women affect housing pathways by negotiating the 'habitus' (gendered structural disadvantages) of the baby boomer generation. This thesis closes with a reflection of the key findings of this exploratory research and recognition of an identified area that warrants further inquiry.

Chapter 2: Dwelling in the private rental sector

The focus of the discussion in this chapter is the relationship of people to their housing and specifically the implications of precarious housing for the subjective wellbeing of older Australians. I review an emergent body of literature that accounts for the housing circumstances of low-income, single, older women who are tenants in the private rental sector. The findings of this empirical research makes explicit the structural factors that inform the housing pathways of older women.

I outline the conditions of the private rental sector relative to the legislative instruments that govern the sector and draw attention to the inadequacies of the sector to providing tenure security. I situate the private rental sector in the broader context of the Australian housing system and by doing so highlight the interrelatedness of the 'field', which is played out in the increasing demand for housing in this sector. In the final section of this chapter, I focus on the conditions of Tasmania's private rental sector and engage with the recent amendments to the residential tenancy legislation. I will be utilising the language that Pierre Bourdieu (1984, p. 101) adopts in his 'theory of practice', namely the notion of the 'field', as part of the discussion regarding the Australian housing system. I attend to a detailed discussion of Bourdieu's theories in Chapter 3.

Section One: Older women renters

The research agenda and the discussion that I engage with in the proceeding section provided the impetus for my research. I focus on empirical research that is reflective of the scope of my inquiry, namely; qualitative research conducted in an Australian context that captures accounts of women 55 years of age and older, who are long-term tenants in the private rental sector.

A distinct group

The voices of older women renters have been relatively absent from housing studies and until recently, the housing circumstances of this group have remained undocumented (McFerran 2010; Sharam 2008, 2010, 2011, 2015; Darab & Hartman 2013; Hartman & Darab 2017). Several Australian housing and homelessness peak bodies, not-for profit community

organisations and tenant advocacy services agree that older women who are either approaching retirement or are retired as non-homeowners, are vulnerable to housing risk (McFerran 2010; Petheram 2014; Sharam 2011). Disadvantaged by their current housing circumstances this group are at the greatest risk of experiencing first-time homelessness, lack the resources to age in place and are limited in their capacity to age well (Hartman & Darab 2017; Petersen 2015; Petersen & Parsell 2015; Sharam 2015).

There exist three interrelated factors that have contributed to the "historical dearth of research" (Darab & Hartman 2013, p. 348) concerning older women's housing circumstances and the subsequent invisibility of their experiences in housing discourses. First, the current policies that underpin housing and homelessness services fail to recognise "single older women as a distinct group" (Darab & Hartman 2013, p. 349). Therefore, identifying the needs of this group is challenging and thus renders them statistically silent (Sharam 2008, 2010; see also Petersen 2015). Sharam (2011) advocates for a nuanced understanding of older women's housing needs, their current housing circumstances and potential risk of homelessness.

Second, there is a lack of inquiry that considers the particularity of women's housing pathways from a feminist standpoint. Darab & Hartman (2013, p. 349) assert that by applying a feminist methodology to understanding the circumstances informing older women's non-home owning status, a correlation to the "social landscape" of their time becomes evident. For example, Australian women of the baby boomer generation (born 1946 to 1961 inclusive) assumed gendered societal roles that dictated their engagement with the labour force (Darab & Hartman 2013; Hartman & Darab 2017). Therefore, this cohort have experienced restricted engagement with paid employment and continue to receive lower rates of pay comparative to their male peers (Tually 2011, p. 41). A key characteristic of this group, which has consequently limited their capacity to accumulate superannuation wealth and retirement savings (Colic-Peisker, Ong & Wood 2015; Jefferson & Preston 2005; Olsberg & Winters 2005). Several authors support the thesis that women have historically endured and continue to endure, gendered structural disadvantages (Coleman & Watson 1985; Cerise, O'Connell, Rosenman, SaratChandran 2009; Colic-Peisker, Ong & Wood 2015; Jefferson & Preston 2005; Olsberg & Winters 2005; McFerran 2010; Tually 2011; Westendorp 2011, p. 11). Coleman and Watson (1985, p. 8) state:

> Women's lower economic status, their exclusion from the public sphere and their primarily domestic role in Australian society has important implications for their housing in old age.

Tually, Beer and Faulkner (2007) examined the housing consumption trends and practices of Australian women and provided a forecast of women's housing circumstances to 2025. The authors confirmed that the percentage of older women renting privately would increase "over the next 20 years" (Tually, Beer & Faulkner 2007, p. 50). Caring responsibilities resulting in limited and/or sporadic engagement with the labour force will continue to reduce the ability of women to accumulate superannuation wealth (Tually, Beer & Faulkner 2007, p. 29). Jefferson and Preston (2005, p. 80; see also Austen, Jefferson & Ong 2014; Cerise, O'Connell, Rosenman & SaratChandran 2009) highlight the disparity when comparing Australian men and women in achieving financial security for retirement through superannuation savings and argue that this inequality constitutes the ""other" gender wage gap". As part of the discussion in Chapter 9, I explore the impacts of gendered structural disadvantages, as expressed by the women who contributed to this research, to their housing pathways and housing aspirations.

While the findings of the report do not document the lived experiences of older women renters, it provides housing research with a thorough overview and forecast of the housing implications for older women. Tually and colleagues (2007) contend that these outcomes can be attributed to the interaction of broader processes that act to impact housing outcomes for women in their later years. This assertion resonates with the work of Darab and Hartman (2013; see also Hartman & Darab 2017) and findings of their gendered analysis of women's housing circumstances.

Third, Darab and Hartman (2013, p. 353, see also p. 354) draw from Sharam's (2008, 2011) research, to highlight the "subjective impacts" experienced by women as an outcome of the stigma they associate with homelessness. Women interpret their precarious housing circumstances as a personal failure and attribute this to a lack of individual resourcefulness (Robinson & Searby 2006). The women feel inhibited from seeking assistance and support from housing and homeless service providers, as a result of the stereotypes and assumptions associated with poverty (Darab & Hartman 2013; Morris 2007; see also Chase & Walker 2013). I discuss how the women negotiate the stigma embedded in the meanings, assumptions and

stereotypes associated with renting and being a long-term renter in Chapter 7.

Several housing scholars have identified that it is critical for housing policy concerned with addressing the housing needs of older women be informed by empirical research that is gender specific and as such accounts for the structural disadvantages associated with the social and cultural milieu of women of this cohort (McFerran 2010; see also Darab & Hartman 2013; Hartman & Darab 2017; Sharam 2008, 2011). Housing and homelessness policy formulated in a vacuum negligent to these considerations reflects neoliberal ideals of individual responsibility and is consistent with the shift towards the promotion of financial self-sufficiency for Australia's ageing population (Aberdeen & Bye 2011; Asquith 2009; Darab & Hartman 2013; Power 2017). In the proceeding section, I engage with the findings of qualitative research that documents the experiences of older women living in the private rental sector.

Understanding older women's housing circumstances

In partnership with Australian homelessness peak bodies and service providers, McFerran (2010) conducted a qualitative study of 31 women to establish the interaction of structural determinants that facilitate pathways into first-time homelessness for single older women. The women's narratives provide a confronting picture of the multiple disadvantages experienced across their lifetimes. For example: childhood abuse and neglect, limited access to education, early parenthood, domestic violence and a history of low-paid employment. These factors had an accumulative effect and contributed to compounding their precarious housing circumstances (McFerran 2010).

The findings confirmed the vulnerability of private rental sector tenants (McFerran 2010, pp. 28-32). Circumstances that include increasing rents, termination of tenancy due to vacant possession and multiple moves impacted adversely on the women's ability to maintain adequate housing in the private rental sector (McFerran 2010). Whilst the women's experiences of marginal housing were diverse, the majority of the group agreed that boarding houses were unsafe (McFerran 2010; see also Morris, Judd & Kavanagh 2005; Morris 2007; Yates & Bradbury 2010). The women described a general feeling of insecurity and one woman reported that she was raped whilst staying in boarding house accommodation (McFerran 2010).

While McFerran's (2010) study focuses on a younger age group (i.e. 45 years old) and is specific to understanding women's pathways into homelessness, an important finding of her research is applicable to older women (i.e. 55 years of age and older). Her findings highlighted the dominant perception of 'who' is homeless in Australia that, as McFerran argues, impacts the provision of services for women more broadly. In her critique of the policy frameworks that inform and shape housing and homelessness programs and services in Australia, McFerran (2010) draws attention to the discourse presented in the 2008 Australian Government White Paper, 'The Road Home: A national approach to reducing homelessness' ('The Road Home'). The characteristics utilised to profile homeless older people is narrow and limiting, therefore extraneous (McFerran 2010). For example, 'The Road Home' White Paper utilises descriptors that include: "mental illness or cognitive impairment; […] alcohol and substance abuse; and […] homeless for many years" (Australian Government 2008, p. 49). McFerran (2010) asserts that single older women seeking homelessness services do not fit the profile or broader cultural perceptions of the older homeless person. Identifying this misconception earlier, Robinson and Searby (2006, p. 1) acknowledge that the conventional understanding of the homeless person in Australia is that of the "down and out" single white male, who has a history of alcohol and substance abuse, mental health challenges and long-term homelessness.

In addition to capturing the narratives and experiences of single older women's housing circumstances, McFerran (2010, p. 17) gained insights from 10 Sydney-based emergency, crisis and transitional accommodation and homeless service providers to determine the range of issues that clients presented with. It is widely recognised that domestic violence is a key precipitator to homelessness for Australian women and McFerran's (2010; see also Sharam 2008, p. 9) research findings confirm that the service providers surveyed had noted an increase in the number of single older women with 'low needs' seeking housing assistance. Categorised as 'low needs', these women are without dependants and are experiencing primary, secondary and tertiary homelessness (Chamberlain & Mackenzie 2008). McFerran (2010) found that housing and homelessness services provided through the Supported Accommodation Assistance Program (SAAP) failed to capture this distinct group. The limitations of SAAP were documented in an earlier qualitative study by Sharam (2010) who maintains the targeted service delivery model fails to capture women considered 'low needs'.

Sharam (2008, p. 10) interviewed 23 single older women, aged 35 to 64, who were without dependents and "living independently but at risk of homelessness". The women's accounts provided insights into how older, single women negotiate precarious housing circumstances and the impacts that multiple disadvantages have on their ability to fulfil their housing needs in older age (Sharam 2008). The author maintains that the number of single, older women constituting Australia's homeless population will increase (Sharam 2008, 2010, 2011, 2015).

The research, commissioned by the Women's Information Support and Housing in the North (WISHIN) (a community organisation based in Victoria and federally funded by the Department of Human Services), was undertaken in response to an increasing number of older single women who contacted the North East Housing Service (NEHS) seeking housing and homeless services (Sharam 2008). The WISHIN and NEHS were concerned that the parameters of the service delivery models were insufficient in capturing and addressing the housing needs of older single women (Sharam 2008). The targeting of services dictated 'who' recipients of support were and thus access to services was limited. While this practice reflects the requirements and parameters of funding criteria, it skews an understanding of who is marginally housed and homeless (Sharam 2008). While this qualitative study was not primarily focused on tenure in the private rental sector, the knowledge contributes to the emerging literature that seeks to illuminate the housing needs of older women; a pertinent issue in light of Australia's ageing demographic.

The scope of Coleman and Watson's (1985, p. 3) research included women aged 60 years and older, who were "living independently in Sydney, Canberra and Queanbeyan". The women's housing tenures were varied and included home owners or mortgagees, retirement village residents, public housing tenants and private rental sector tenants. In-depth interviews with 75 women, covered a range of topics that included "incomes, transport, access to services and social networks" (Coleman & Watson 1985, p. 3). In an aim to understand the range of factors that influenced the women's housing options, the authors examined the women's demographic information concerning "housing, employment and family histories" (Coleman & Watson 1985, p. 3).

Aspects of all four tenures presented challenges for the older women. The authors maintain that the private rental sector tenants (14 of the 75 women interviewed) were most

disadvantaged due to “insecurity of tenure”, “substandard accommodation” and “prohibitive rental increases” (Coleman & Watson 1985, p. 6). The women who were solely reliant upon the Age Pension as their primary source of income, found housing choices greatly restricted and many of them living in the private rental sector were housed in bedsitters, which included shared toilet facilities (Coleman & Watson 1985). These properties were considered: from the “cheaper end of the market” (Coleman & Watson 1985, p. 6); were in varying degrees of disrepair; were commonly let to the women unclean; and tenancy agreements that failed to provide tenure security.

The women who lived in Sydney cited the convenience of inner-city living and the importance of maintaining long-standing social ties and connections, which were highly valued over the potential of cheaper rents in outer-Western suburbs (Coleman & Watson 1985). Although cheaper rents were often offset by increased transport costs if housing was located greater distances from established networks (Coleman & Watson 1985). The women who contributed to the research, reported that the private rental sector provided a degree of autonomy in relation to “location[al] freedom” (Coleman & Watson 1985, p. 7). And the women were in agreement as to particular characteristics that they valued and thus sought in regard to their housing that included:

> […] adequate size of accommodation, privacy, security, proximity to transport and amenities, individual control, good heating, the possibility of entertaining and having friends to stay, keeping pets and individual autonomy (Coleman & Watson 1985, p. 8).

Furthermore, the ability to prepare meals, entertain guests and accommodate visitors were sought after characteristics of their housing, which were highly valued by these women (Coleman & Watson 1985). The women living in bedsitters, without access to food storage and cooking facilities were unable to continue enjoying these aspects of their lives (Coleman & Watson 1985; see also Jones, Bell, Tilse & Earl 2007).

The women were asked if they thought they were living in a place that they could identify as ‘home’. The home owners expressed satisfaction with their housing circumstances and in contrast only half of the private rental sector tenants considered their housing to constitute ‘home’ (Coleman & Watson 1985). The authors do not elaborate on these findings, or directly attribute the women’s subjective feelings concerning ‘home’ to particular characteristics of

the varying tenures (Coleman & Watson 1985). But, the lack of regulations in the private rental sector are attributed to the women's less than satisfactory housing circumstances (Coleman & Watson 1985; see also for discussion Hulse 2014; Morris, Hulse & Pawson 2017; see also Carr & Tennant 2010). While Coleman and Watson's (1985) research falls outside of the parameters of literature that would be considered emergent (as indicated by the publication date), draw attention to the authors' findings as it indicates the long-standing issues regarding regulation of the private rental sector and the absence of change to the tenure.

The contributions of the authors cited in this discussion have been important to understanding older women's housing circumstances and were essential to informing the scope of my research. I return to this literature in Part III of this thesis and draw upon aspects of the literature to demonstrate the similarities with the experiences of the women renters who contributed to this inquiry. Up to this point I have discussed empirical research that provides a gendered analysis of the housing experiences of a distinct group. In the proceeding discussion it is my concern to highlight the contributions of research that further illustrates the increasing marginality of older Australian men and women as accounted for through their experiences of renting.

Older tenants living in the private rental sector

Morris has undertaken substantial qualitative research documenting an understanding of the experiences of older (aged 65 and over) Australians who are living in the private rental sector (Morris 2007, 2009a, 2009b, 2010, 2013, 2016 & 2017a; Morris, Judd & Kavanagh 2005; Morris, Hulse & Pawson 2017), community and public housing (Morris 2009b, 2010, 2017a, 2017b, 2017c). Morris has conducted semi-structured in-depth interviews with renters from several jurisdictions and various rental markets (with a focus on Sydney, New South Wales). This collection of literature has analysed the marginalisation experienced by older renters due to housing insecurity. Additionally, the author has drawn attention to the politically contentious sale of public housing stock at various sites located in inner Sydney (e.g. Millers Point, Dawes Point and The Rocks) and exposed the implications for the people who were displaced from their homes (Morris 2017b, 2017c).

The author explicitly describes older private renters as "the most vulnerable grouping in

contemporary Australia" (Morris 2007, p. 338, see also 2009b, 2017a). Three factors that render them as such include: the nature of retirement with its reduced flow of income, the economic vulnerability of people subsisting on income support payments as a result of the unaffordability of the private rental sector, the impact inadequate housing has on an older person's health outcomes and the financial (and health) implications of forced residential mobility (Morris 2007). The author maintains that an understanding of the housing experiences of older Australians is limited (Morris 2007, 2013). In this brief discussion, I focus on the implications of housing insecurity to the health and wellbeing of renters as identified through Morris's research. These findings resonate with the women renters who contributed to my research and whose narratives are presented in Chapters 5, 6 & 8 of this thesis.

Health and wellbeing of renters

The relentless anxiety experienced by older renters when faced with managing expensive and unsustainable housing costs is an overarching theme of these studies (Morris 2007, 2009a, 2009b, 2017a; Morris, Judd & Kavanagh 2005). Research participants described their day-to-day struggle to exist and the negative impacts insecure housing has on emotional resilience and psychological wellbeing (Morris 2007, 2009a, 2009b, 2017a). Tenure insecurity was expressed in two ways. First, a potential rent increase that caused psychological distress as the struggle to subsist on an already strained budget was exacerbated (Morris 2007, 2009b, 2016). Research participants described feeling "desperate" and "squeeze[d]" (Morris 2007, p. 342). Second, the lack of secure tenure in the private rental sector and the anxiety surrounding notice to leave was reported as a common source of uncertainty (Morris 2007; see also Morris, Hulse & Pawson 2017).

The problematic nature of the private rental sector was affirmed in a later study in which the author compared public and private tenures. Morris (2009b) applied Amartya Sen's (1999) concepts of capabilities and functionings to determine how these older people's tenure arrangements enabled or constrained their ability to "live a life they valued" (Morris 2009b, p. 701). At the time of the study, participants were aged 65 to 80 years and older and were in receipt of the Age Pension. The findings contributed to understanding how tenants in the private rental sector experienced heightened feelings of uncertainty due to tenure insecurity, which directly affected their wellbeing and access to engagement in community life (Morris

2009b). In contrast, public housing tenants experienced housing security and rents that were affordable, which greatly enhanced their sense of control over their housing circumstances (Morris 2009b).

Renters noted that moving to find cheaper housing posed greater challenges to wellbeing (Morris 2009b). Residential mobility resulted in the loss of valuable support networks (2009b). Therefore, in an attempt to avoid the prohibitively expensive and emotionally draining process of uprooting homes, individuals constrained other areas of household consumption (Morris 2009b, see also 2007). For example, opportunities for social outings and the pursuit of hobbies were very limited to non-existent (Morris 2009b). "Unexpected expense[s]" (Morris 2007, p. 342) that include health related debt created heightened stress and concern for older renters.

Feelings of isolation, loneliness and despair were experienced by the majority of the private rental sector tenants (2009b, see also 2007, 2017a). Additionally, feelings of shame were expressed by several research participants, due to their reliance upon support from charitable organisations such as "St Vincent de Paul and Salvation Army" (Morris 2007, p. 347, see also 2017). In particular, women renters explained they experienced a "loss of dignity" (Morris 2017a, p. 9) and "sense of self" (Morris 2017a, p. 9) and attributed this to their dire housing circumstances.

In several studies, Morris (2005, 2007, 2009b, 2013, 2017a) critiques the effectiveness of Commonwealth Rent Assistance (CRA)1 in reliving the financial burden of servicing unaffordable rents. He argues that the CRA policy neglects the diversity of Australia's rental markets and thus fails to adequately alleviate housing stress; particularly in high rent markets such as Sydney.

The impact of life shocks on housing pathways

Whilst older Australians appear to be financially stable there is an emergent group that exist

[1] CRA is indexed to the Consumer Price Index (CPI) "but rental costs have increased at a faster rate than the CPI since 2008" "so the real value of CRA payments has decreased for individuals in that time" (Steering Committee for the Review of Government Services (SCRGS) 2017, p. G.4). "CRA payments for the 2015-16 period totalled $4.4 billion (nationally in the June 2016 period, 1 345 983 income units receiving CRA" (SCRGS 2017, G.4 Attachment table GA.12).

in poverty (Morris 2005). For those people subsisting on income support payments and reliant upon the private rental sector to meet their housing needs, daily life is a struggle (2009a, 2009b). Often marginalised by chronic economic vulnerability, older private renters' anxiety regarding their housing is further compounded by life shocks such as divorce, death of a spouse and loss of income (Morris 2005, 2013). Women reported that a "lack of qualifications" (Morris 2013, p. 53) limited employment opportunities and divorce in older age meant retiring with reduced or no superannuation or savings. These vulnerabilities and the reliance on the private rental sector for housing in older age, meant that the risk of homelessness was palpable (Morris 2005, 2013).

My concern has been to provide an overview of the available knowledge pertaining to the lived experiences of older people and specifically women, who rely upon the private rental sector to meet their housing needs. This empirical research draws attention to the experience of poverty, economic vulnerability and the implications for health and wellbeing that older renters are exposed to as a result of their precarious housing. By utilising the findings of this research, I have drawn attention to the lack of regulation of the private rental sector and discussed two key aspects, namely; tenure security and affordability as identified by housing scholarship. In the proceeding discussion, I shift focus from the lived experience of dwelling in the private rental sector as expressed by older Australians and outline the structural characteristics that render the sector problematic.

Private rental sector = the problematic tenure

> [Australia's private rental sector is] characterised by small-scale, amateur, owner-occupier landlordism […] it is marked by insecurity of tenure, low maintenance standards and considerable landlord interference in the private lives (as well as the initial 'selection') of tenants. (Kemeny, 1977, p. 49)

Situated in the context of a liberal market economy, Australia's private rental sector remains relatively lightly regulated (Hulse, Jones & Pawson 2010). The legislative instruments that govern the state and territory private rental sectors confer tenants with "weak(ish)" (Crook & Kemp 2014, p. 226) housing security (see also Burke & Pinnegar 2007; Sharam 2011; Stone, Burke, Hulse & Ralston 2015). Housing scholarship has identified key characteristics – length of tenure, security of tenure, amount and frequency of rent increase and minimum standards - that demonstrate this assertion (see for example Hulse 2014; Hulse & Burke 2016; Hulse

& Milligan 2014; Toohey 2014). The lack of regulation is strikingly evident in regard to duration of tenancy agreements, which is typically six to 12 months (Hulse, Jones & Pawson 2010).

Investors seeking to utilise the private rental sector as a mechanism to enable asset and wealth accumulation shape how the sector is perceived and their interactions with the private rental sector are reflected in the "institutional arrangements for renting" (Hulse & Milligan 2014, p. 7). For example, short tenancy agreements, rights of entry to premises and ability to gain vacant possession for property sale act to support the goals of lessors and their perception as investors that the property is an asset, not a 'home' (Easthope 2014; Wiesel 2014). Furthermore, Burke and Pinnegar (2007) have highlighted that low-income households are extremely vulnerable to the vagaries of the private rental sector, more broadly the paucity of tenancy regulation and specifically the whims of investors (see also Hulse, Burke, Ralston & Stone 2012; Morris 2013, 2009b).

Private rental sector = insecure

Australian residential tenancy legislation limits the degree to which tenants can influence and determine tenure security (Easthope 2014; Hiscock, Kearns, MacIntyre & Ellaway 2001). In consensus with Hulse and Milligan (2014, p. 10), Easthope (2014) argues that the legislative function of termination without grounds unsettles a sense of housing security. Termination without grounds can be sought by a lessor to gain vacant possession of the premises as a condition of the sale of tenanted properties and is a characteristic of tenancy legislation common to the various jurisdictions in Australia (Wiesel 2014). Wiesel's (2014, p. 326) findings from a study of low-income households identified that private renters are vulnerable to excessive residential mobility and the "constant risk of homelessness". Wiesel (2014) draws attention to the psychological impact experienced by renters due to the ever-present awareness that lessors possess the legislative ability to terminate a tenancy agreement without grounds. Tasmania is the only jurisdiction in Australia that does not allow the lessor to give the tenant notice to leave without grounds (refer to pages 47-48 Table 1. Terminating a Residential Tenancy Agreement for details).

Hulse et al. (2012, p. 6) describe the private rental sector as "play[ing] a critical role" in the Australian housing system due to its flexibility. The evident flexibility of the sector in Australia's housing system, raises the question as to who must exhibit this flexibility and at

what cost? Several authors identify that tensions arise from the *push and pull* between the lessor's desire to ensure maximum yield from their investment and the negative impacts the sector's flexibility has on the tenant's ability to experience and maintain housing security and achieve ontological security (Hulse, Milligan & Easthope 2011; Hulse & Milligan 2014; Jones et al. 2007).

Residential mobility when conceptualised as part of a housing career is suggestive of an empowering resource that is associated with positive trajectories across the life course and linked with events such as pursuing improved employment opportunities (Clapham 2002). This context alludes to a degree of autonomy and high levels of agency. For low-income households in Australia, residential mobility is associated with the need to alleviate housing stress, therefore relocations that occur as a result of the search for affordable housing are often acquiescent (Wiesel 2014; see also Clapham 2010). A key factor for low-income households and their increased movement in the private rental sector is their inability to afford rent increases (Burke & Pinnegar 2007). Beer and Faulkner (2011) maintain that in addition to the financial aspects associated with households moves, are the psychological impacts experienced with the loss of social capital (see also Morris 2009a, 2013). Community ties are essential to social inclusion and wellbeing, particularly in older people (Buffel, De Donder, Phillipson, De Witte, Dury & Verté 2014; Morris 2007).

By conceptualising a tenant's housing mobility as either 'choice or constraint', Stone and colleagues (2013, p. 21) maintain that a tenant's degree of control over issues of occupancy and the ability to negotiate duration of tenure directly influences housing mobility and thus housing security. Key determinants of constrained renter household moves included "evictions" and "affordability problems" and 22. 6 per cent of the 1, 549, 821 renter households surveyed reported these issues as the catalyst for unwanted household moves (Stone, Burke, Hulse & Ralston 2013, p. 22). Furthermore, Short and colleagues maintain that "forced exit[s]" (Short, Parsell, Phillips, Seage & James 2013, p. 32, see also pp. 33-49) occur in the private rental sector regardless of the tenant satisfying the obligations of the tenancy agreement.

Private rental sector = unaffordable

Australian households in the private rental sector during the 2015-16 period were paying an

average of $381 per week rent (20% of gross household income) (Australian Bureau of Statistics (ABS) 2017). Lower income households (equivalised disposable household income between the 3rd and 40th percentiles) in the private rental sector paid an average of $322 per week on housing costs (32% of their gross weekly income) (ABS 2017, p. 2). Just over half (51%) of lower income households living in the private rental sector in the 2015-16 period were experiencing housing stress (paying more than 30% of their income on housing costs) (ABS 2017, p. 2). Untenable housing costs are an underlying cause for economic vulnerability and the implications for households are numerous. They include people forgoing basic essentials (primary needs) such as food, water, clothing, including having the ability to pay for education, health care (including medications), transport, heating and service debt repayments (see for example AHURI 2016; Beer, Baker, Wood, Raftery 2011; Prior & Harfield 2012; Morris 2016, pp. 35-36). I return to the focus of earlier discussion to reiterate the implications of these factors for an increasing number of low-income and asset-poor older Australians, who are retiring solely reliant upon the Age Pension ($826.20 AUD per fortnight)[2], without the financial benefits and tenure security associated with home ownership (Morris 2017a; Yates & Bradbury 2010). This complex conundrum presents challenges for this group of older renters, as they attempt to exercise influence in regard to their precarious housing circumstances, which acts to impinge upon their quality of life, health and overall psychological wellbeing (Morris, Hulse & Pawson 2017; Morris 2009a, 2009b, 2010, 2017a).

Several housing academics note that the private rental sector was lauded by housing policy makers as an affordable housing option and therefore an alternative to tenure in public housing (Beer, Baker, Wood & Raftery 2011; Easthope 2014; Hulse 2014; Hulse, Jones & Pawson 2010; Morris 2009a, 2009b). These authors maintain this premise is fraught with contradictions. Empirical research provides a counter-narrative capturing the lived experiences of low-income households and documenting the increased percentage of households in the private rental sector contending with housing stress (see for example Stone et al. 2015).

'Housing stress' is the expression that demonstrates the relationship between household income to housing costs. Housing stress occurs when the amount of financial resources of low

[2] This amount does not include the Pension Supplement (maximum amount of $67.30 AUD) and the Clean Energy Supplement ($14.10 AUD).

income households is utilised to satisfy housing costs is greater than 30 per cent, as household is understood to be experiencing housing stress (low-income households = "the bottom 40 per cent of the Australian household income distribution" AHURI 2016, p. 1). The impact on low income households paying rents in the private rental sector that consume more than 30 per cent of household income, equates to housing stress. The ABS, when determining housing stress, adopt a standardised measure of household income 'equivalised household income', which enables "meaningful comparisons across different types of households" (ABS SIH (6523.0) Appendix 2015, p. 1). Equivalised household income accounts for different household compositions and for a single person household, equivalised household income "is equal to actual income" (ABS SIH (6523.0) Appendix 2015, p. 1). The measurement of housing stress is referred to as the 30:40 indicator (AHURI 2016).

Section Two: The Australian housing system

The aim of the proceeding discussion is to situate the private rental sector in the context of the Australian housing system (the 'field') and to illustrate the causal effect of structural changes. For example, to draw attention to the increased demand for tenure in the private rental sector and the interplay of factors contributing to these changes. Furthermore, I aim to draw attention to the implications for renters of the cultural perception that private property ownership is superior to other tenures and similarly that the housing consumption practises of home owners are reflective of a stronger commitment to mainstream societal values and place-attachment.

The changing structure of the Australian housing system (the 'field')

Policy responses to Australia's ageing population are typically focused on issues of aged care and health services and neglect consideration for the provision of affordable, appropriate and secure housing (Jones & Petersen 2014; Colic-Peisker, Ong & Wood 2015). As Australia's population ages the demand for housing in the private rental sector is expected to increase (Hulse, Reynolds & Yates 2014). Jones et al. (2007, p. viii) maintain that projections based on Australian Bureau of Statistics (ABS) population data indicate an "increase [of] 115 per cent from 195,000 [in 2001] to 419,000 in 2026" of older people requiring rental housing (Jones et al. 2007, p. viii; see also National Housing Supply Council 2011). Yet, Australia's ageing population is not singular in shaping increased demand for housing in the private rental sector

(Jones et al. 2007; Kendig & Bridge 2007). Housing scholarship has identified an interplay of structural and agentic factors, which can be summarised as:

- The high costs associated with home purchase that have restricted households to tenure in the private rental sector (Beer & Faulkner 2009, 2011; Burke & Pinnegar 2007; Jacobs, Natalier, Berry, Seeling & Slater 2007; Morris 2009a, 2009b, 2013);
- Households experiencing mortgage stress who are unable to continue servicing repayments and therefore exiting homeownership (Wiesel 2014, p. 328);
- The influx of migrant households seeking tenure in the private rental sector (Hulse, Burke, Ralston & Stone 2012; Crook & Kemp 2014);
- Households re-entering the private rental sector as a result of divorce and separation (Tually, Beer & Faulkner 2007);
- The increased participation of women in the labour force providing women with degrees of financial autonomy (Hulse 2014; Tually 2011);
- An increase in international students seeking housing in the private rental sector, with only a small percentage of students housed by "educational institutions" (Stone et al. 2013, p. 6);
- The shift towards asset-based welfare as provision for financial security in retirement (Doling & Ronald 2010; Hulse, Jones & Pawson 2010; Yates & Bradbury 2010);
- The restructuring of the welfare system such as "reductions in public expenditure" (Crook & Kemp 2014, p. 241);
- The residualisation of the public housing sector (Beer & Faulkner 2011) that has occurred in concert with allocation policies that expressly restrict access to public housing for those with the 'greatest needs' (Hall & Berry 2007);
- An increase in the proportion of households dependent on the private rental sector and an increase in the proportion of long-term (10 years or more) private renters (Hulse & Burke 2016; Stone, Burke, Hulse & Ralston 2013); and
- An increase of households from 19 per cent in 1995-96 to 25 per cent in 2015-16 of households living in the private rental sector (ABS 'Survey of Income and Housing (SIH)' data indicates an increase).

Within Australia's housing system, the public and private sectors fulfil differing roles and functions. Until recently, the delineation between state administered housing and the private

rental sector, is the degree of tenure stability and thus housing security provided by public housing (Fitzpatrick & Pawson 2013; Toohey 2014, p. 262). Key to security for public housing tenants is affordability due to fixed (and predictable) rents; set at 25 per cent of household income. The Steering Committee for the Review of Government Service Provision (SCRGSP) 'Report on Government Services 2017' indicates that during the 2015-16 period public housing stock in Australia totalled 320 041 dwellings (2013-14 period 328 340 dwellings) (SCRGSP 2017, p. G.3). Demand for public housing in Australia continues to be significant with 312 219[3] households (data from the 2015-16 period) in public housing (2013-14 period 321, 213 households in public housing). Whilst an additional 158, 971 households remain on State and Territory public housing waiting lists (this data does not include the "number of applicants waiting for transfer") (SCRGSP 2014, p. 6) (Table 17A.4; 17A.5).

It is widely recognised that access to public housing has been steadily diminishing (Fitzpatrick & Pawson 2013). Several commentators have described Australia's public housing sector as an "ambulance service" (Fitzpatrick & Pawson 2013, p. 597), reflective of a move towards providing short-term housing support. Beer and Paris (2005, p. 39) maintain that the shift in policy response is driven by a neoliberal ideology that preferences "market based solutions to questions of social and economic welfare". Whilst Robinson (2013, p. 1502) contends that policy reform that limits tenure to the provision of "short-term respite" works to transform the very role of public housing in Australia (see also Darab & Hartman 2013; Fitzpatrick & Pawson 2013). Partially funded by federal government and managed by state housing authorities, Australia's public housing sector is experiencing a process of transition described in housing literature as the residualisation of public housing (Atkinson & Jacobs 2008). Importantly, this has implications for the capacity of low-income households to access affordable and secure housing.

There are three key aspects to these changes. First, the reduction in financial investment for building additional public housing stock (Toohey 2014, p. 263). Second, the transfer of the management of current stock to community housing providers: a process that has been unfolding across Australian jurisdictions, for example Queensland, South Australia and Tasmania (Pawson, Milligan, Wiesel & Hulse 2013, p. 1). Third, the targeted approach to

[3] This figure does not include State owned and managed Indigenous housing (SOMIH) 9 660 households (2013- 14 period 9, 820 households, or community housing 72 410 households (2013-14 period 65, 632 households).

allocation where only those identified as having the greatest needs are provided housing (Toohey 2014, p. 263; see also Steering Committee for the Review of Government Service Provision (SCRGSP) 2014, pp. 17, 18, 17.21). In the 2012-13 period the SCRGSP reported public housing tenancy allocations based on households with *special needs* and *greatest needs* in Tasmania were 64.3 per cent and 89.3 per cent respectively (SCRGSP 2014, G.21).

Public housing reform in Tasmania under the 'Better Housing Futures' program, has facilitated the transfer of 4,000 Housing Tasmania properties to community housing providers (i.e. Centacare Evolve Housing, Mission Australia, The Salvation Army, Community Housing LTD and Housing Choices Tasmania) in the period 2012-13 to 2014-15 (Report on Government Services 2017, p. 3 Table 18A.1). The 'Housing Assessment Prioritisation System' (HAPS), implemented in June 2015, determines the allocation of public housing in Tasmania. Housing applicants in 'greatest need' are assessed to be "experiencing family violence, homelessness, or extreme health or mobility risks" (Tasmanian Government 2015, p. 21 – Tasmania's Affordable Housing Strategy 2015-2025). As of June 2015, 2, 587 public housing applicants were listed on the Housing Register; an active waiting list (Tasmanian Government 2015, p. 23 – Tasmania's Affordable Housing Strategy 2015-2025). The average number of weeks to house 'priority' applicants was 72 weeks (reporting the March quarter 2018) and public housing tenants in Tasmania pay "less than 30 per cent of their assessable income as rent" (Report on Government Services 2017, p. 2 Table 18A.18).

In the proceeding discussion, I draw from literature that interrogates the socially constructed ideal of home ownership as analogous to the 'virtuous citizen'. This work is helpful for considering further the conditions of the 'field' as it draws attention to the stereotypes, meanings and assumptions associated with tenure in the private rental sector (and social housing) and as such, accounts for the stigma expressed by some of the women renters as outlined in Chapter 7.

The ideology of home ownership

Despite all levels of government acknowledging the significance of structural ageing (albeit with a focus upon health and aged care), policy has been slow in attending to the implications of structural changes to the housing consumption practises and needs of older Australians (Jones et al. 2007; Hulse & Burke 2016; Petersen & Jones 2013; Stone et al. 2013). Specifically,

to ensuring low-income, non-home owing Australians have access to affordable, appropriate and secure housing. Acquiescence to the requirements of private property ownership continues to dominate policy focus (Hulse & Burke 2016; Morris 2009a) and the political commitment to the 'Australian Dream' is evident (Morris 2016). In the proceeding discussion, I draw from housing scholarship that critically engages with the ideology of home ownership.

In Australia, there exists an implicit assumption that home ownership is an accomplishment of the virtuous citizen, who through the achievement of private property ownership, demonstrates the "values of mainstream society" (Darcy 2010, p. 15), namely: worthiness, responsibility, independence and self-esteem (Allon 2012; Crabtree 2016, p. 174; Darcy 2010, p. 15; Kemeny 1977, p. 47; Murphy & Rehm 2016, p. 41; Stern 2011). Central to this narrative is the acceptance that home ownership is the ideal and "superior form of tenure" (Kemeny 1977, p. 47; see also Rollwagen 2015). The acquisition of private property is a marker of hard work, frugality and perseverance (Kemeny 1977, p. 48). Thus, the 'home owner' in Western industrialised societies such as England, United States of America (Stern 2011), Canada, New Zealand and Australia, are constructed as morally upright and committed to their long-term financial self-sufficiency (an expectation of neoliberalism (see for discussion Hartman 2005)).

Australia has a national discourse that reflects a "strong political ideology of homeownership" (Fox O'Mahony 2012, p. 232), which is reflective of a policy context and broader cultural norms that *privilege* home ownership as the tenure of preference (see also Allon 2008; Easthope 2014; Hulse, Jones & Pawson 2010; Kemeny 1983; National Housing Supply Council 2013; Thorns 2012). According to Mallet (2004, p. 66) the political promotion of home ownership is intrinsic to an "ideological agenda aimed at increasing economic efficiency and growth". Yet, amidst Australia's "cult of homeownership" (Allon 2008, p. 3) the proportion of households in the private rental sector is steadily increasing. Whilst outright home ownership and ownership with a mortgage is declining, ABS 2016 Census data indicated that 30 per cent of homes are owned outright, 37 per cent owned with a mortgage and 30 per cent of Australian households rent (ABS 2016).

Challenging the "myth" (Kemeny 1977, p. 47) of 'The Great Australian Dream', Kemeny advocates for unearthing the foundations of this conviction, arguing that it is "undoubtedly the most powerful ideology in Australian social and political life". Kemeny, writing in the late

70's, argued for a sociological understanding of the ideology, highlighting that the political preferment of home ownership was driven by a belief that:

> […] home-ownership was seen as giving workers a stake in the country and increasing their sense of responsibility and involvement, which would result in making workers less liable to be influenced by anti-capitalist political programmes. (Kemeny 1977, p. 48)

Furthermore, Kemeny maintains that underpinning this powerful discourse was the belief that a home owner society was a civil, democratic society with the polity immune from the threat of "social, economic and political unrest" (Kemeny 1977, p. 48).

Roland (2008, p. 28) critically engages with the ideology of home ownership and as result of his analysis, offers two perspectives. First, he argues that the prevalence of home ownership within a society acts to normalise the perception of private property as representative of broader consumptive behaviours (Roland 2008, p. 28). Second, he considers how home ownership is implicated in neo-liberal ideologies that act to undermine the welfare state and public provision (Roland 2008, p. 28). In doing so, Roland (2008, p. 30) advocates for an understanding that moves beyond a "Marxist ideological model", which asserts that the outcome of home ownership is indicative of capitalisms inducement to "materially and ethically bind" consumers to wage labour through private property.

Roland classifies Gurney's (1999) research, which focuses on an understanding of the increase in home ownership, into two modes of the functioning of ideology in home owning societies - "*critical"* and "*neutral"* (2008, pp. 29-30 authors emphasis; see also pp. 29-33). The critical standpoint theorises the home owner as internalising hegemonic discourses regarding private property ownership, whereas a neutral mode of ideology suggests a person possesses an "innate desire" (Roland 2008, p. 29) to own a home to which she/he is acquiescent. These conceptualisations suggest that people are passive to external and internal forces regarding home ownership (Roland 2008, p. 29).

Stern (2011, p. 890 see also pp. 896, 909, 910) writes in critique of "property theory and legal scholarship" that upholds home owners as possessing an inherent capacity for enhancing social capital and neighbourhood cohesion, through their proclivity for civic and social engagement. The focus of Stern's (2011) thesis is to challenge the assumption that home owners and mortgagees possess a greater inclination to engage in civic behaviours, in

comparison to tenants renting in the private rental sector. Stern (2011, p. 892) found that "many aspects of local behaviour do not vary substantially between renters and owners". Stern (2011, p. 892), whilst describing her findings as "evidence-based", does not explicitly state upon which data sets she undertook her analyses, listing "multiple, large-sample, national cross-sectional studies, region-specific research and a longitudinal study" as the focus of the research.

Behaviours including "local contribution and investment" (Stern 2011, p. 890) are considered synonymous with home ownership, which Stern's notes are related to two factors. First, the greater economic commitment undertaken by mortgagees and secondly considerations by home owners of the higher transaction costs associated with exiting, to those associated with renting. Albeit empirical research indicates that the cost (emotional and financial) for renters of forced mobility remains high (see for discussion Morris, Hulse & Pawson 2017). Furthermore, Stern (2011) debates that the motivation to engage in property improvements and beautification, is not a *virtue* possessed solely of home owners and she identifies that renters are limited in their ability and capacity - financial, legislative or otherwise - to make changes to the tenured dwelling. Importantly, Stern (2011, p. 925; see also 892, 913-914, 917, 918) highlights that factors such as length of tenure and tenure stability are mediating conditions for tenants and home owners alike, to developing local bonds and community ties.

Crabtree (2016, pp. 174-176; see also Morris 2017b) finds utility in Stern's (2011) thesis and by drawing upon Stern's critique of home ownership and home owners as congruent with civic behaviours, presents a case study of the sale of public housing stock located at Millers Point (Sydney, New South Wales). The New South Wales state government cited an onerous financial burden associated with the upkeep of the heritage-listed asset and apparent inequality of access for other public housing tenants as the impetus for the sale policy. According to Crabtree (2016, p. 177) the decision to sell the "heritage-listed worker houses" demonstrates an apparent disregard for the tenants (many long-term residents) and their experience of housing security, which has been generational, their contributions to the broader community and their subsequent attachments to place (see also p. 178). Crabtree (2016, p. 177) asserts that the government's eviction of Millers Point tenants is legitimised by the perception that low-income households are undeserving of access to housing in the prestigious suburb (Crabtree 2016, p. 177). The discourse that public housing tenants lack the

"citizen ideals" (Crabtree 2016, p. 177) associated with home ownership, further defends the reasoning that results in the denial of access to housing in this context. Crabtree's (2016, p. 174) "challenge to the normalised assumptions bound up in 'home ownership'" further reveal how private ownership of property is privileged when in contest with other forms of tenure, having implications for the right to housing.

In his critique of state government policy responses that are "designed to eradicate geographical concentrations of public housing" through the development of mixed income communities, Darcy (2010, p. 1) focuses on two Australian case studies, Bonnyrigg and Minto (Western Sydney, New South Wales). Darcy (2010, p. 5) engages with NSW housing authority documents by applying a critical discourse analysis, to highlight the all too common practise of constructing public housing tenants as a "problem" in need of fixing. Darcy (2010, p. 7) draws upon Levitas's (1998) assessment of the language framing the socially excluded and highlights that public housing tenants are constructed as troublesome, which employs a "moral underclass discourse" (Darcy 2010, pp. 6-7 citing Levitas 1998, p. 7).

Apparent in these policies is the assertion that the key to the success of mixed income communities, is the home owner (Darcy 2010). The home owner provides access for the socially excluded outsider (public housing tenant), into "mainstream (working and home-owning) society" (Darcy 2010, p. 7). The home owner, constructed as the responsible and upright citizen, provides an example of the potential rewards of hard work and frugality. Furthermore, the presence of the home owner within the community, disperses the concentration of disadvantage, ameliorating the social problems associated with low-income households (Darcy 2010). As Levitas (1998, p. 7 cited in Darcy 2010, p. 7) asserts, social exclusion is the result of "structural inequalities" and the 'presence of the homeowner thesis' neglects to afford consideration to the impacts upon households of constraints of disadvantages.

This research is important as it draws attention to the pervasiveness of the cultural perceptions that underpin the Australian housing system (the 'field') and demonstrates how private property ownership is bestowed with legitimacy (and thus private property owners power) in regard to housing consumption practices (a discussion I return to in Chapter 7). And in the context of this study, can be understood as constituting resources in the form of not only economic but symbolic capital. For example, some of the women employ their prior

home owner status to deflect stigma in defence of their social identity as a long-term renter. Importantly, the shame expressed and discrimination experienced by some of the women as an outcome of their renter status, is evident from the dynamic of power that occurs as part of the social interactions of the lessor and/or residential property manager. This theme is explored in detail in Chapter 7.

Section Three: Tasmania's private rental sector

> Tasmania has one the highest risks of poverty in Australia (along with Queensland and NSW), with the risk greatest in rural and regional areas. Although average rents are lower in Tasmania, our relatively high level of unemployment and high proportion of older people are thought to be major factors. Women are more likely to experience poverty than men, with older women the most exposed: 34% of single women over 60 years of age live in poverty. (The Lord Mayor's Charitable Foundation 2016)

This assessment was made at a time when Tasmania's private rental sector was considered affordable. The 'Rental Affordability Index (RAI) Key findings report', released in May 2018 (reporting on the 4th Quarter of 2017 – including December data) draws from rental data obtained from state and territory government agencies responsible for holding bond lodgement (e.g. Department of Family and Community Services, New South Wales; Department of Health and Human Services, Victoria; Department of Justice, Tasmania; Government of Western Australia Housing Authority; and Residential Tenancies Authority, Queensland) (SGS Economics and Planning 2018).

The RAI utilises the 30:40 measure for housing stress, based upon gross household income (utilising the ABS time series Average Weekly Earnings), which includes Commonwealth Rent Assistance and the "median rental price of dwellings" (SGS Economics and Planning 2018, p.

2) in a region for a given quarter. The RAI measure considers households paying 30 per cent of gross income on rent at the "critical threshold level of housing stress" (SGS Economics and Planning 2018, p. 1), whilst low income households whose housing costs consume up to 30 per cent of gross income to be in housing stress. This analysis considers the financial expenditure of rent against income and as such does not take into account everyday living expenses but does acknowledge that housing stress "negatively impact[s] on a household's ability to pay for other primary needs such as food, medical requirements and education" (SGS Economics and Planning 2018, p. 2). The number of Tasmanian households (54, 034) renting in the private rental sector constitutes 27.3 per cent of all households (25%

households nationally) (ABS 2016).

Median rents in Tasmania have risen by 5.4 per cent in the past twelve months (March quarter 2018 report) and the most significant increase is reported in Southern Tasmania with median rents up by 8.7 per cent (TUT 2018). The greater Hobart region is deemed "the least affordable metropolitan area in Australia"[4] (SGS Economics and Planning 2018, p. 19), which demonstrates a state trend from "moderately unaffordable rents": indicating a RAI of 108, 25 to 30 per cent of gross household income spent on rent. The greater Hobart region (ABS statistical area) includes the suburbs of Blackmans Bay, Kingston Beach, Kingston, Taroona, Sandy Bay, Sandford, Lauderdale, Rokeby, Howrah, Hobart, Bellerive, Seven Mile Beach, Cambridge, Sorell, New Town, Moonah, Lindisfarne, Glenorchy, Berriedale, Claremont, Austins Ferry, Old Beach, Granton and Bridgewater. The majority of the women renters (*n.* 17) who contributed to this research lived in Tasmania's south-east region and at the time of the interviews ten of these women were in housing stress. I discuss this issue in detail in Chapter 6.

Assistance for low-income households

The state government's provision of housing support, services and information is administered through Housing Connect. Established in 2013, people who are homeless, at risk of homelessness, vulnerable and low income households can seek housing support and referral through the Housing Connect model (Housing Tasmania 2018a). Two lead organisations, Colony 47 and Anglicare, provide 'Front Door' services in the South, North and North West Tasmania (Housing Tasmania 2018a). The suite of support services provided includes private rental assistance (payment of bond and rent arrears), pathways to social housing and supported accommodation, crisis and transitional accommodation services. Housing support services are provided by referral from a Housing Connect Front Door Service and organisations who provide support services include: Anglicare, CatholicCare, Colony 47, Hobart City Mission, Salvation Army and Wyndarra Centre.

The Department of Health and Human Services, Housing Tasmania released the 'Affordable

[4] A score of 80 - 100 is considered 'unaffordable' as 30 to 38% of gross household income is spent on rent; 50 – 80' severely unaffordable' and a RAI of 50 or less 'extremely unaffordable' rents.

Housing Action Plan 2015-2019' (the *Action Plan*) September 2015, which outlined a suite of policies aimed to provide affordable housing options through supply-focused initiatives (state government investment of $60 million AUD: during the 2016-17 period, $25 million AUD and $35 million during the 2018-19 period). With an increase in homelessness - 2011 census data indicated an increase of 434 (*n*. 1,579) homeless persons in Tasmania compared with 2006 data (*n*. 1,145), which is a rate of 32 homeless persons for every 10,000 persons - the *Action Plan* is targeted to young people (under 25 years old) who constitute 39 per cent of Tasmania's homeless population. The policies included: investment in infrastructure for Youth Supported Accommodation (Devonport and Launceston); Youth at Risk Response Centre (Moonah); Women's Shelter located in Hobart; Regional Supply Initiative for up to 65 new units and 940 new homes in the private rental market (Housing Tasmania 2015); increasing access to home ownership through the HomeShare Program ($6 million AUD); and improvements to Housing Tasmania housing stock to satisfy amendments to *Residential Tenancy Act 1997* specific to ventilation and security.

In recognition of diminished housing options for low income households in the private rental sector and a trend towards moderate to high income households securing tenure in properties usually rented by low income households, the *Action Plan* aims to introduce "appropriate incentives" (Housing Tasmania 2015, p. 25) for lessors to provide secure tenure to vulnerable tenants (i.e. low income households). The 'Private Rental Incentives', currently in its pilot stage, is designed to incentivise approved lessors to provide tenure to low income households (Housing Tasmania 2018b). The payment of $10,000 AUD (for approved properties located in the North and North West of Tasmania) and $13,000 AUD (for approved properties located in the South of Tasmania) to guarantee rent for the first 12 months of the residential tenancy agreement (Housing Tasmania 2018b). To qualify as an 'approved property' it must satisfy minimum standards under the *Residential Tenancy Act 1997* and is located within close proximity to services (e.g. health services and public transport) (Housing Tasmania 2018b). The lessor is required to offer the property at an affordable rent; maximum rents are capped according to number of bedrooms and location of the property (e.g. North West 1 bedroom/4 bedrooms $133 AUD/$248 respectively; North 1 bedroom/4 bedrooms $148 AUD/$289 AUD respectively; South 1 bedroom/4 bedrooms $184 AUD/$370 respectively) (Housing Tasmania 2018b).

Tasmania's Residential Tenancy Act 1997

Tasmania's *Residential Tenancy Act 1997* (the Act) has been subject to a process of review since the year 2000. In 2009, the then Minister for Corrections and Consumer Protection released a discussion paper, in an aim to generate debate regarding affordability issues in the housing market, increased reliance on the private rental sector and specifically how the legislation influenced housing outcomes for renters in Tasmania. Submissions were sought regarding comments on several emerging issues that were specific to rent amount (i.e increases and bidding), minimum standards, maintenance and dispute resolution (Consumer Affairs and Fair Trading 2009). In reference to a tenant's *position* in Tasmania's private rental sector, the discussion paper highlighted that "where supply is limited there is an imbalance of power in favour on the owner" (Consumer Affairs and Fair Trading 2009, p.5). The discussion paper questioned if the Act was responding adequately to this "imbalance of power" (Consumer Affairs and Fair Trading 2009, p.5). Importantly, it was recognised that avenues for dispute resolution were deemed costly for tenants and therefore ineffective for resolving issues related to tenancy agreements (Consumer Affairs and Fair Trading 2009; Tenants' Union of Tasmania 2010).

The Tenants' Union of Tasmania Inc. (Tenants' Union) assert that Tasmania has "the worst legislation" (Tenants Union of Tasmania (TUT) 2015, p.1) and as such, the Tenants' Union have been consistently advocating for amendments to be made to the Act. The Tenants' Union made a submission to *The Residential Tenancy Review 2009* arguing for legislative changes to matters "in relation to security of tenure, rent increases and condition and maintenance of tenanted properties" (TUT 2010, p.2). The Tenants' Union advocate for the inclusion of minimum standards, to bring Tasmania's residential tenancy legislation *into line* with other Australian jurisdictions, with the impetus to improving outcomes for renters in Tasmania.

In October 2014 several changes to the Act came into effect addressing notice periods (with differing time periods applying to circumstances such as vacant possession and end of tenancy), frequency of rent increase and fees associated with rent payment, repairs and maintenance. Additionally, the task of dealing with tenancy disputes related to rent increases was appointed to the Residential Tenancy Commissioner. These amendments were passed by Parliament in 2013 (Tasmanian Parliament 2015a). Legislative amendments addressing minimum standards, at this time, were neglected as "the Government determined that there

were several provisions that brought an unnecessary burden onto property owners" (Tasmanian Parliament 2015a, p.1, 2015b, p.37). With the first reading of the *Residential Tenancy Amendment Bill 2015* occurring in early March and the final reading and ensuing debate in late May resulting in three amendments being introduced. These recent amendments include minimum standards specific to provisions for working cooking elements, the changing of locks to include Police Family Violence Orders and requirements concerning the lessor's use of photographs that include tenant's possessions for the purposes of marketing the premises for lease or sale.

Whilst provisions for frequency of rent increases (as mentioned previously) have been introduced in the Act in 2014 extending these timeframes (and rent increase notice periods), the lessor still possess the ability to increase rent after a 12 month period (TUT 2014, pp. 6 & 7). The Act requires the lessor provide written notice (stating the rent amount and date of effect) to the tenant allowing for 60 days prior to commencement of the rent increase. Furthermore, the regulation of rent increase amount remains an issue of dispute resolution should the tenant deem the amount to be unreasonable. Placing the onus on the tenant to seek resolution through the Residential Tenancy Commissioner who upon deciding matters of rent increase amount considers rents paid for "comparable premises in the locality" (TUT 2014, p. 7).

The lessor or real estate agent can terminate a residential tenancy agreement by issuing a Notice to Vacate and is permissible under several circumstances. The Act requires that the lessor or real estate agent issue a Notice to Vacate to the tenant, requiring the tenant deliver vacant possession of the premises. Table 1. 'Terminating a residential tenancy agreement' outlines the reasons that allow for a Notice to Vacate to be issued by the lessor or real estate agent, of which there are six (6), including the associated notice periods.

Reason for Notice to Vacate	Minimum Notice Period	
1. Breach of residential tenancy agreement by tenant	14 clear days	If tenant complies with requirements of lease agreement within the 14 day period, the Notice to Vacate cease to have effect.
2. Rent arrears	14 clear days	If rent arrears are paid in full, the Notice to Vacate ceases to have effect (first and second Notice to Vacate within a 12 month period).

Reason for Notice to Vacate	Minimum Notice Period	
		On the third Notice to Vacate issued due to rent arrears, the tenant must deliver vacant possession.
3. End of fixed term residential tenancy agreement	60 clear days	Notice to Vacate must not be issued earlier than 60 days prior to the end of the fixed term (as stated on the residential tenancy agreement).
4. Repossession of the premises by mortgagee (bank, building society or other lending authority)	60 clear days	Once the mortgagee has taken possession of the premises the Notice to Vacant can be issued to the tenant.
5. Sale, significant renovation, change of use for purpose other than a residential premise for renting, lessor's family use of premises	42 clear days	A Notice to Vacant for these reasons cannot be issued if the tenant has a fixed term residential tenancy agreement.
6. Tenant causing substantial nuisance at the premises	14 clear days or immediate through a Court order	A substantial nuisance is considered one that cannot be remedied.

Table 1. Terminating a residential tenancy agreement

In the absence of a fixed term residential tenancy agreement, the lessor or real estate agent can issue a Notice to Vacate for the purposes of sale of premises, to carry out significant renovations to the premises, to change the use of the premises or to enable a family member to use the premises.

Reflections from key stakeholders

> We just instigated feedback forms in the waiting room […]. There have been a number that have said, "I came in because I hit rock bottom". "Always thought this service was for somebody worse off than me". "Finally needed the assistance. So glad I came in". "You have helped me X, Y, Z". There have been a number of those. All women. We don't have the age group on there, but I wonder if it is old women? (key stakeholder)

The following discussion draws from the commentary documented during the interviews with key stakeholders who represent some of the housing and homelessness service providers based in Tasmania. The women's accounts of renting are the empirical focus of this research; therefore I do not attend to the contributions of the key stakeholders in the same manner.

While I do not want to engage in a too prolonged discussion, the issues raised by some key stakeholders provides further context to the study and represents the ground-truthing that I undertook at the commencement of the data gathering phase.

The housing and homelessness sector in Tasmania is relatively contained and was described by one key stakeholder as strongly networked. Therefore, to ensure participant anonymity I do not attribute an individual's commentary to a service provider or organisation. The identified issues are a summary specific to the perceived challenges of low-income older women specific to the insecurity of their housing and economic vulnerability and they include:

- The breakdown of the family unit and dissolution of marriage exposes older women to insecure housing in the long-term;
- The vulnerability of older women in regard to elder abuse when they assume 'live-in nannying' roles in exchange for housing;
- The lack of ability for older women to age in place in the private rental sector due to tenure insecurity;
- Women want to retain their independence as they age and appropriate housing that supports an ageing body is required to meet this need;
- Older women display resilience to adverse circumstances and in some cases to their personal detriment;
- Older women on income support payments (i.e. Age Pension, Disability Support Pension) as prospective tenants, are not competitive in the private rental sector due to their limited income;
- Low-income single women are forced to live in substandard housing due to a lack of affordability (e.g. housing that has structural issues, mould and insufficient heating); and
- The importance of social networks for older women and the implications for low-income women to finding affordable housing in locations that support the continuance of these connections.

This commentary contributed to the development of the key informant (woman renter) schedule of interview questions. I discuss these matters in detail in Chapter 4. The emergent literature reviewed as a focus of the preceding discussion identified the need for further research to document an understanding of the housing needs and outcomes of older women

living in the private rental sector. I have outlined key characteristics of residential tenancy legislation that are considered universally problematic and discussed empirical research that draws attention to the implications for older women to achieving housing security in the private rental sector. In the first part of this thesis I have established the motivation for the research and outlined the overarching purpose of this inquiry. In Part II, I outline the sociological theory and key concepts that I applied to exploring how older women renters achieve housing security and experience 'home' as long-term tenants in the private rental sector.

Part II

Chapter 3: Sociological theory and key concepts

The preceding chapter provided an overview of the conditions of the 'field' (the Australian housing system). I commence this chapter by emphasising the contributions Bourdieu's work offers as an analytical framework to addressing the research problem. I outline Bourdieu's 'theory of practice' and its constituent elements: *habitus*, *field*, *capital*. My key concern is to articulate the intent of Bourdieu's 'theory of practice' and demonstrate how I have operationalised his theory for the purposes of my research. In addition to the language that Bourdieu adopts in his 'theory of practice', I incorporate the terms *power* and *influence*. I utilise this language to describe how the women negotiate the constraints and possibilities of achieving housing security and experiencing 'home' in the private rental sector.

I glean literature from the discipline of Human Geography to discuss the efficacy of 'habitus' in understanding our connection to place and space, which includes the home-space. I draw from this literature to assist in understanding how the women embody the tenured dwelling and the meanings the women associate with 'home' as expressed by them during the interview conversations.

I discuss Goffman's notion of stigma and the meaning of ontological security. In the final section of this chapter I discuss interrelated concepts 'home', house, dwelling and shelter, which are key to my research and draw from multidisciplinary literature to create a conceptual framework for my work. I have labelled these concepts 'key', because their operationalisation assisted in developing and conveying an understanding of the experience of 'home' for older women renters. The key concepts informed the development of the interview schedules and subsequent processes of data analysis. I discuss these facets of the study in Chapter 4. In the proceeding discussion, I outline Pierre Bourdieu's 'theory of practice' and the constituent elements – habitus, capital and field – as applied to understanding how women renters achieve housing security and experience 'home'.

Section One: Bourdieu's 'theory of practice'

Bourdieu's contributions to sociology constituted "a set of *thinking tools*" (Wacquant 1989,

p. 50 author's emphasis), which he fervently maintained was not akin to grand theory. The 'theory of practice' offers sociological investigation a means of considering the micro and macro schemes of the empirical world, namely the practice of social life (Jenkins 1992, p. 66). Bourdieu's aim was to resolve the persistent binaries found within sociology and his 'theory of practice' and its constituent elements – habitus, capital (s) and field - are a demonstration of this aim (Jenkins 1992, p. 74; see also Maton 2014, p. 48).

The 'theory of practice' when applied as an analytical framework to understanding how older women achieve or do not achieve housing security in the private rental sector, highlights how broader structural conditions impinge upon the experience of the intimately lived-space of 'home'. I will now discuss the first element of Bourdieu's 'theory of practice', the 'habitus'.

The 'habitus'

The 'habitus' offers an empirical tool to contemplating social life and social interaction that reflects Bourdieu's rejection of "mechanical determinism" (Bourdieu 1977, p. 95, see also 1990a, p. 52). We are not entirely autonomous in the manner in which we respond in social interactions (Bourdieu & Wacquant 1992, pp. 120-122), nor are our social acts automatic reproductions of an early socialisation (see for discussion Jenkins 1992, pp. 66 & 68; Maton 2014, p. 50). The notion of the 'habitus' mediates between "subjective agency and objective position" (Field 2008, p. 16). Namely, the dynamic process of social practice is constitutive of a relational reciprocity between the habitus and the field (Bourdieu & Wacquant 1992, p. 96; Calhoun 2003, p. 303).

Bourdieu's fascination lay with articulating how every day, often taken-for-granted behaviours (the very nature of social interaction) appear to maintain this sense of orderliness, in spite of the absence of a set of rules as guidance (Bourdieu 1977, pp. 72, 80, 1990a, p. 53, 1990b, p. 63; Maton, 2014, p. 49). Central to the 'habitus' is the achievement of consensus to actions that appear common sense (Bourdieu 1977, p. 80, 1990b, p. 63). The 'habitus' organises, what Jenkins (1992, p. 76; see also Bourdieu 1990b, pp. 62-64) describes as, "socially competent performances".

The 'habitus' is "acquired" (Jenkins 1992, p. 79) as a consequence of a person's early socialisation and is a set of embodied dispositions that constitute the person's (social)

practice (Bourdieu 1977, pp. 76 & 79, 1990a, p. 52). There are three characteristics of embodied dispositions that constitute the 'habitus' (Bourdieu 1977, p. 214; see also Jenkins 1992, p. 76). First, the dispositions of the 'habitus' capture "a spectrum of cognitive and affective factors" (Jenkins 1992, p. 76), which Bourdieu (1977, p. 78) describes as "durably installed". The site of the individual 'habitus', the body, acts as a "mnemonic device" (Jenkins 1992, p. 75). Citing Durkheim, Bourdieu writes of the creation of history as enduring sediment layers (the 'habitus') that become innate products of the unconscious mind, which therefore we act without intention or measured contemplation, as they manifest as our practice (Durkheim 1938, p. 16 as cited by Bourdieu 1977, pp. 78-79). What is contemplated as part of a person's practice is choice, which Bourdieu explains is arrived at through "strategic calculation" of an "estimation of chances" (Bourdieu 1990a, p. 53).

Second, there exists a relational aspect of the "system of dispositions" (Bourdieu 1977, p. 214, see also p. 95, 1990a, p. 13; Jenkins 1992, p. 79) that are generative of social life in two ways: the 'habitus' is structured by social life (the person's/individual 'habitus' – micro) and the 'habitus' structures social life (the collective/social 'habitus' – macro) (Bourdieu 1977, p. 72).

Practices are realised due to the reciprocal nature of these two "organizing principles" (Maton 2014, p. 51), namely the 'habitus' and the 'field' and therefore the particularities of the 'field' are of sociological importance. Third, the 'habitus' is transposable and therefore malleable in responding to the particular conditions of the 'field' in which the 'habitus' is being enacted (Bourdieu 1977, p. 95). The 'field' is the arena of social life, the structure in which social interaction takes place. I use the notion of the 'habitus' ("the system of structured, structuring dispositions" (Bourdieu 1990a, p. 52) to support an understanding of how the women's internalised social subjectivities inform their actions (strategies and improvisations) in the 'field' to the achievement of housing security. The women articulate a subjectivity that acknowledges the cultural normalisation of home ownership as the superior tenure, whilst vehemently rejecting the stigma associated with their position in the 'field' as long-term renters (this topic is the focus of discussion in Chapter 7). It is to the discussion of the 'field' that I will now turn.

The 'field'

The 'field' is the socially and historically constructed site of contestation, which contains the

conditions that inform the individual habituses (Bourdieu 1990a, p. 56, 1990b, pp. 62-65; Bourdieu & Wacquant 1992, pp. 17-18). The 'field' is a system of people and organisations (Wacquant 1989, p. 39; see also Jenkins 1992, p. 85) and a "multidimensional space of positions" (Bourdieu 1991, pp. 230-231). As a particular 'field' is constituted by persons who share the same class, an expected predictability as to the outcomes of social relations that occur within the particular 'field' is assured (Bourdieu 1991, pp. 230-231; see also Maton 2014, p. 53). The operation of the 'habitus' is contextualised by the particular 'field' in which the person's social practice is taking place (Bourdieu 1977, p. 95; see also Jenkins 1992, p. 82).

Bourdieu's 'theory of practice', is a useful framework to understanding the Australian housing system as a particular 'field' that encompasses legislation, policy and cultural norms.
Bourdieu espouses that "strategy" and "strategising" (Jenkins 1992, p. 72) is the "product of the practical sense as a feel for the game" (Bourdieu 1990b, p. 62) and evidenced by people in the 'field' actively engaging in ongoing negotiations. The game is a struggle and the 'field' is the site where vying for position takes place (Bourdieu 1990b, p. 63). The decision to act in a certain mode or direction are products of choices that are measured and weighed (Maton 2014, p. 53) with the goal to improve one's position in the particular 'field' (Bourdieu 1990a, p. 64). Each 'field' is unique in their "hierarchies" (Bourdieu 1991, pp. 229-230) and this condition of the 'field' shapes practice in the 'field'. The 'habitus' is an embodiment of dispositions (created in space and time), which underpin a person's practice and in the 'field'; the 'habitus' "is the social game embodied" (Bourdieu 1990b, p. 63). The women's accounts of dwelling in the private rental sector long-term, are revealing of their adept improvisations, which they enact as strategies to affect particular characteristics of their housing circumstances.

The language of *the game* illustrates the mechanics of the 'field' and the way in which people engage as part of play in the 'field' (Bourdieu 1990b, p. 62). It is a person's "state of play" (Maton 2014, p. 53), which is learnt through time and observance of the 'field' and the other persons' practices (Bourdieu 1990b, p. 63). Having a feel for the game, does not guarantee a person will behave rationally (for discussion of this point see Jenkins 1992, pp. 72-73). Bourdieu (1990b, p. 64 author's emphasis) cautions against a linguistic affiliation with the word *game* as to *rules*, as his intention was to illustrate that the game of which people are

involved, has "*certain regularities*" as opposed to rules:

> The habitus, as society written into the body, into the biological individual, enables the infinite number of acts of the game – written into the game as possibilities and objective demands – to be produced; the constraints and demands of the game, although they are not restricted to a code of rules, *impose themselves* on those people – and those people alone – who, because they have a feel for the game, a feel, that is, for the immanent necessity of the game, are prepared to perceive them and carry them out. (Bourdieu 1990b, p. 63)

The *immanent necessity* that Bourdieu speaks of is an awareness of a consensus around actions and behaviours and therefore one's practice reflects these "explicit norms" (Bourdieu 1977, p. 80, 1990b, p. 64).

The 'field' where the 'habitus' is enacted, presents a person with "constraints and opportunities" (Jenkins 1992, p. 86; see also Bourdieu 1990b, p. 63) and these factors are taken into consideration when making decisions regarding how to act. The people in any one 'field' are not equally endowed with resources or a capacity for the feel of the game (Bourdieu 1990b, p. 64). The "species of power" (Bourdieu & Wacquant 1992, p. 97) are the resources that a person possesses for their disposal to advance their capacity to effectively engage in the state of play by securing and maintaining their position in the 'field'. Bourdieu labelled these resources as *capital*: social, economic, cultural and symbolic. A person's position in the 'field' is dependent upon the 'capital(s)' they possess (Bourdieu 2002, p. 31) and they share this position with others of the same social classification (i.e. gender, ethnicity) (Bourdieu 1991, p. 231). Whilst these classifications allows us to "explain and predict practices" (Bourdieu 1991, p. 231), they are not assigned to designate actual groups, but to identify "a *space of relations*" (Bourdieu 1991, p. 232 author's emphasis). Present in any one 'field', are a range of opportunities and constraints and the relational position that a person possesses as part of the 'field', is contingent upon their access to varying forms of 'capital' (Bourdieu 1985). The women's capacity to achieve housing security and experience 'home', is contingent upon the possibilities and constraints commensurate to their position in the 'field' and hence the 'capital(s)' to which they are disposed. Importantly, the relational aspect of the 'habitus' and 'field' is an effective method of contemplating the social relationships that are part of tenure in the private rental sector. I expand upon this point in the introduction of Part III of this thesis.

Bourdieu, when referring to groups and classes navigating the 'field', asserts that these "movements" (Bourdieu 1991, p. 232) occur within time and space. According to Bourdieu, time and space configure the relationship between the 'habitus', 'capital' and the particular 'field' (the site of social practice and "*space of relations*" (Bourdieu 1991, p. 232, author's emphasis; see also Thomson 2014, p. 65; Wacquant 1989, p. 39). As part of commentary on Bourdieu's 'theory of practice', Jenkins (1992, p. 69) highlights that "time is both a constraint and resource for social interaction". Bourdieu's 'theory of practice' is an excellent and fitting theoretical framing device for understanding the strategies and improvisations the women enact to the achievement (or not) of housing security and experience 'home' in the private rental sector.

The forms of capital: social, economic, cultural, symbolic

Capital are the "active properties" (Bourdieu 1991, p. 230, p. 229) that organise the relational and hierarchical functions of social space (see also Bourdieu 1977, p. 89, 2002, p. 28; Bourdieu & Wacquant 1992, p. 119). 'Capital' is "accumulated labor" (Bourdieu 1986, p. 241) (embodied and material) and it was Bourdieu's intention with his theory of 'capital', to represent the "anthropology of cultural exchanges and valuations" (Moore 2014, p. 99). The four forms of 'capital' - social, economic, cultural, symbolic – are best understood as different forms of power (Bourdieu & Wacquant 1992, p. 119) and are the "process in and the product of a field" (Thomson 2014, p. 67). The 'capital' present in a 'field' are unique to that sphere of social action and the significance of each form of 'capital' is sanctioned by the particular 'field' (Bourdieu 1991, pp. 230-231). The value assigned to the 'capital', is derived from the social practice occurring within the particular 'field' (Calhoun 2003, p. 295). A person's position in the 'field' is determined by the 'capital' they acquire, which may be utilised to effect the outcomes of their social practice (Bourdieu 1991, p. 231). Importantly, 'capital' enhances a person's capacities for strategising, in the competition for goods, whilst eliminating the unpredictability of "chance" (Bourdieu 1986, p. 241; see also Calhoun 2003, p. 295).

'Capital' is characteristically dynamic and is potentially transferrable and convertible (Moore 2014, p. 102). When "institutionalized" (Bourdieu 1986, p. 243), capital can be converted from one form of capital to another. For example, the acquisition of economic capital as an accumulation of generational wealth gained through inheritance, can take the form of money or "private property" (Bourdieu 1986, p. 243; Bourdieu & Wacquant 1992, p. 119).

Additionally, social and cultural capital can be reproduced and sustained when wealthy parents ensure their children are educated at prestigious institutions (Bourdieu 1986, pp. 252-255; Moore 2014). Cultural capital, the education acquired, can be realised as economic capital when it becomes the basis for a trajectory into a skilled vocation that is highly remunerated (Bourdieu 1986). As time passes, the person is engaged in a myriad of networks that enhances their exposure to further opportunities, which have the potential to progress their position in the 'field' (Bourdieu 1986). The adeptness to which a person translates 'capital' across different fields, is part of the constraints and opportunities of any given 'field' and the struggle of social practice (see for example in regard to social capital Bourdieu 1986, p. 250). Social practice is constitutive of the process of accumulation, conversion and reproduction of the forms of capital (Swartz 1997, p. 75). Relations of power are evident in the field and demonstrated through the struggle over 'capital', which are utilised to sustain and potentially improve one's position in the "social order" (Bourdieu & Wacquant 1992. pp. 17-18; Swartz 1997, p. 73).

Bourdieu's conception of the various forms of 'capital' are expedient to identifying the resources that are unique to each of the women's capacities and understanding how they employ these capital(s) in an effort to influence (affect) their housing circumstances. Specifically, how some of the women use these capital(s) as part of their improvisations and strategies to achieving housing security and experiencing 'home' in the private rental sector. In the proceeding discussion, I outline Bourdieu's theory of the forms of capital – social, cultural, economic, symbolic.

Social capital

Social capital is accumulated via the networks a person has membership in, as these networks provide its members opportunities for access to a broader scale of resources (Bourdieu & Wacquant 1992, p. 119). The members of a network acknowledge one another's legitimacy as to the *right* of membership and by doing so bestow *authority* through these connections (Bourdieu 1986, p. 249, see also p. 250). The relationships that constitute the production and reproduction of social capital, are sustained through "material and/or symbolic exchange" (Bourdieu 1986, p. 249). The potential of the network to bestow benefits upon its members, is dependent upon its scale and the 'capitals' that exist as part of the network (Bourdieu 1986,

p. 249). The advantage of membership is evident in the collective power of the network as it acts to increase the individual's capital(s). Bourdieu (1986, p. 249) refers to this phenomenon as the "multiplier effect". For people whose birth right bestows upon them an esteemed family name, the social capital to which they have access is highly valuable. The significance of this social capital is guaranteed through the claims made by others as to their association with the esteemed family (Bourdieu 1986, p. 251). Therefore, the esteemed person's networks are extended beyond people of her acquaintance, without additional effort being expended on her behalf (Bourdieu 1986, p. 251). These circumstances can prove to be "highly productive" (Bourdieu 1986, p. 251) for the eventual use of this 'capital' in the 'field'. For those with low social capital - limited access to networks of people and social relations - the "multiplier effect" (Bourdieu 1986, p. 249) is significantly ineffective.

Cultural capital

Cultural capital assumes three types, which Bourdieu maintains are "embodied", "cultural goods" and in an institutionalised form such as "educational qualifications" (Bourdieu 1986, p. 243). Embodied cultural capital is present in the dispositions and attitudes of a person, which may indicate a particular class or standing in society as is with the case of a person's accent that reveals a regional dialect (Bourdieu 1986, p. 245), or the person's manner of attire. Engaging in leisure activities such as opera and ballet performances, attendance to art galleries or perhaps a football game, polo match and wine tasting, are social signifiers of particular aesthetic preferences and tastes (Bourdieu 1984, pp. 99-102). Cultural capital can be effective in delineating and defining groups and act as a way of organising social space (Bourdieu 1985). Additionally, the ability to proficiently *navigate* particular settings (such as attendance to the member's box at a prestigious sporting event) in a manner that demonstrates a competence for social norms, are indicative of one's cultural capital (Bourdieu 1984). The consumption and ownership of luxury goods such as works of art and antiques, are also signifiers that a person possesses cultural capital. Furthermore, with the example of cultural capital, the individual must possess the financial means to acquire and consume items of "aesthetic value" (Bourdieu 1984, p. 99), or gain access to social sites that denote cultural capital.

Economic capital

Economic capital can be understood as the total assets, financial and material, that a person owns (Bourdieu 1986, p. 242). Economic capital is transferrable and can be passed onto future generations directly through inheritance, or for example, utilised to provide access to private educational institutions (Bourdieu 1986, p. 242). Economic capital (assets and money) represent the products of labour undertaken in the 'field' (Thomson 2014, p. 67). Relative to social or cultural capital, economic capital retains greater degrees of "status and power" (Thomson 2014, p. 70).

Symbolic capital

Symbolic capital is solely concerned with "legitimation" (Swartz 1997, p. 74), which is conferred by a person's "reputation [or] renown" (Bourdieu 1985, p. 724). Symbolic capital is an "embodied" (Bourdieu 1985, p. 725) asset that is perceptible to and reinforced by others in the 'field' and can be represented by social, cultural and economic capital. The 'field' is "*hierarchized*" (Thomson 2014, p. 71 author's emphasis) and as with all other capitals, symbolic capital assists to maintain or further a person's position in the 'field'. Up to this point I have focused primarily on Bourdieu's theories and in the proceeding discussion I engage with the notion of the 'habitus' as conceptualised by authors whose writings make contributions to the discipline of Human Geography.

The 'habitus': space and place

In this section, I briefly discuss the 'habitus' and its relationship to the concepts of space and place. This discussion is based upon perspectives taken from the discipline of Human Geography. These conceptions have contributed to shaping an understanding of how some of the women renters embody the tenured dwelling through their practices of place-making. Bourdieu's embodied notion of the 'habitus' resonates with Heidegger's challenge to Cartesian dualism - that mind and body are separate (Bourdieu & Wacquant 1992, p. 20). Heidegger maintained that our body is the vehicle through which we engage with the world and the subsequent interactions that we experience *with* and *in* places, constitutes our being (Vallega 2003, pp. 59-65; see also Rowles 2000).

Casey (2001, p. 404) posits that space and place play two distinct roles in our understanding of how we inhabit the world. Space is an indication of the locational aspect of being, whereas place is unique to our achievement of social life (Casey 2001, pp. 404-405). It is our embodied

and lived-experience of place that facilitates a "sense of self" (Casey 2001, p. 405; see also pp. 406-409). Self becomes entwined with space and place integral to the creation of identity (Casey 2001). According to Casey (2001, p. 409), Bourdieu's notion of the 'habitus' mediates *space* and *place*. Through embodiment and appropriation, 'space' is transformed into 'place' (Creswell 2015, p. 7; Tuan 1977, p. 136). Place, according to Creswell (2015, p. 12, see also p.51) is socially constructed and therefore imbued with meaning. Easthope (2004, p. 129), drawing from Casey's thesis, maintains that the notions of 'space' and 'place' are "not interchangeable".

This conceptualisation of 'space' and 'place' offers a lens to critically reflect upon the meanings that the women attach to 'home'. Specifically, to understand these meanings as experientially-based and therefore wholly subjective in nature (Fox O'Mahony 2012, p. 231). The personal nature of this lived-place provides an enriching illustration of the importance of 'home' for these women and was evident from their accounts of 'home', which were expressed during the interview conversations (see for discussion Creswell 2015, p. 18). In the proceeding discussion, I further demonstrate how I operationalised Bourdieu's 'theory of practice' for the purposes of addressing the research problem.

The Australian housing system through the lens of Bourdieu's 'theory of practice'

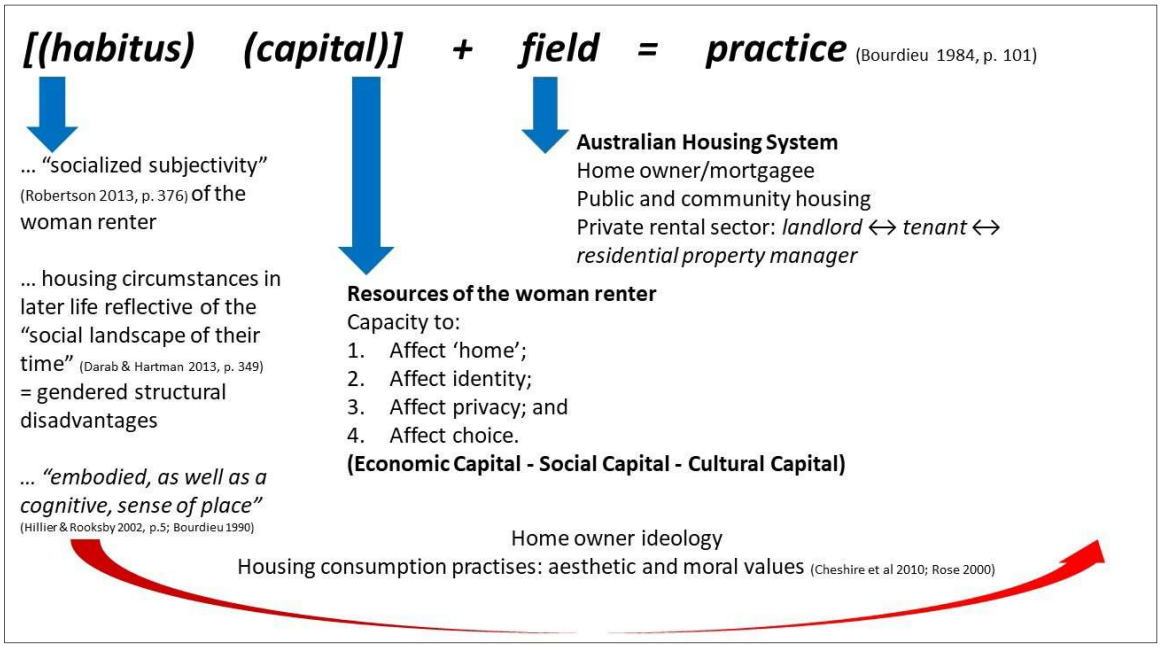

Figure 1: The Australian housing system as the 'field'

The figure represents the Australian housing system contextualised as the 'field' (Bourdieu 1991). This conceptualisation is a means to consider how the conditions (human and non-human actors) of the 'field' (the macro: legislation, policy, cultural norms), permeate the embodied space of 'home' (the micro). For example, residential tenancy legislation can act to impinge upon the way in which some of the women seek to dwell. In particular the right of entry to the property by the lessor and/or residential property manager to conduct quarterly inspection has implications for the some of the women's capacity for quiet enjoyment (i.e. peace, comfort and privacy) of the tenured dwelling. The cultural norm of short-term residential tenancy agreements (i.e. 6 to 12 months) and lease renewals that may attract an opportunity for a rent increase with the signing of the new agreement, contributes to housing insecurity.

This research explores how women renters 'play the game', namely; the strategies and improvisations they employ and the 'capital(s)' (the resources) they possess (their capacity) to negotiate differing aspects of their housing circumstances. For example, some of the women affect their positive experiences of 'home' by negotiating expressed housing needs – affordable, appropriate, (and) secure. Some of the women affect their social identity by negotiating the perception of renters - the meanings, assumptions and stereotypes associated (stigma) with renting and being a long-term renter – and thus their concomitant position in the 'field' (relative to other tenure types, e.g. home ownership and social housing). Furthermore, the women affect the experience of 'home' in regard to privacy by negotiating quiet enjoyment and territorial boundaries through the appropriation of the tenured dwelling. Finally, some of the women affect housing choice(s) by negotiating the gendered structural disadvantages that have informed the 'habitus' of Australia's baby boomer generation.

I incorporate Peter Morriss' philosophy of *power* and *influence*, with the language of Bourdieu's (1977) 'theory of practice' - possibilities, constraints, improvisations, strategies - that describe the nature of the 'field' and how people play the game. I apply the language of *power* and *influence* as being "dispositional concepts" (Morriss 1987, p. 14; see also pp. 15-19). Dispositional concepts do not describe an event (Morriss 1987, pp. 14-15). Power can be understood as "a *capacity*" (Morriss 1987, p. 12 author's emphasis) that effects something and influence being "an *exercise* of power" (Morriss 1987, p. 12 author's emphasis), which is non-coercive albeit affective in its abilities. Morriss (1987, pp. 14-15) maintains that we are

unable to witness power per se, but we can observe its manifestations. I use this language to describe how the women play the game and negotiate their position in the 'field'. I maintain that the women enact strategies and improvisations, with an aim to affect the achievement of housing security and experience of 'home', as long-term tenants in the private rental sector. The women strive to affect housing security and positive experiences of 'home' by negotiating the possibilities and constraints of their position in the 'field' as long-term renters. I claim that the women's capacities for influencing 'home' (the embodied place), social identities (as long-term renters), privacy (in the tenured dwelling) and choice (to affect future housing circumstances) determines their achievement of housing security.

With reference to Figure 1: *The Australian housing system as the 'field'*, the resources of the woman renter (capacities) to influence (affect) the achievement of housing security and the experience of 'home' can be expressed as:

- Influence (affect 'home') = (capacity) negotiate: expressed housing aspirations (affordable, appropriate, (and) secure).
- Influence (affect identity) = (capacity to) negotiate: perceptions of renters (external) – position in the 'field' – stigma.
- Influence (affect privacy) = (capacity to) negotiate: rights of possession – territorial boundaries – appropriation (of the tenured dwelling).
- Influence (affect choice) = (capacity to) negotiate: socialised subjectivities (embodied) – gendered structural disadvantages.

These findings and subsequent discussion are presented in Part III, Chapters 6, 7, 8 and 9 of this thesis. In the proceeding section I engage with Goffman's theory of stigma and discuss the application of stigma to understanding how the women negotiate the stereotypes, meanings and assumptions associated with renting as a tenure class and being a long-term renter.

Section Two: Goffman's (1963, p. 14) notion of stigma – "an undesired differentness"

The notion of stigma contributes to understanding how this distinct group of women negotiated stigma to affect their identity as long-term renters and in-turn, their position in the

'field' (Bourdieu 1990a, p. 56, 1990b, pp. 62-65). When we encounter a person who is unknown to us, we engage in a process of social categorisation and classification involving evidence gathering and information sorting (Goffman 1963, pp. 11-12). We classify people in a way that is informed and guided by a set of preconceived ideas (stereotypes, their meanings and assumptions) that we associate with particular attributes. This lens allows the parties to an interpersonal interaction to expect certain attributes of the person with whom they are engaging (Goffman 1963, pp. 12 & 15). According to Goffman (1963, p. 12), attributes fall into two categories: "personal attributes such as honesty" and "structural ones, like 'occupation'". We find reassurance during social intercourse through our ability to identify familiarity in the unfamiliar.

I assert that renting, as a tenure status (Ruonavaara 2012) and being a long-term renter, are "stigmatic attribute[s]" (Hannem 2012, p. 15) that are discreditable and allocate them to the category: "blemishes of individual character" (Goffman's 1963, p. 14). Tenure status is not explicitly presented as part of a person's immediate social identity, or even perhaps as part of the dialogue that constitutes their interpersonal (social) interactions. But for the women renters in this research, their tenure status is central to discussions with lessors and/or residential property managers as part of the negotiations they undertake in an aim to affect their housing circumstances. The women feel that they hold a subordinate position in the 'field' (Bourdieu 1989; Thomson 2014) that is reflective of the social construction of renters (as inferior) in relation to home owners (Crabtree 2016; Ronald 2008; Ruonavaara 2012; Smith 2015; Stern 2011; Vassenden & Lie 2013). This tarnished social identity can colour interactions with lessors and/or residential property managers.

The preliminary assessments we undertake of the people we encounter, constitute "a virtual social identity" (Goffman 1963, p. 12) and as the interaction progresses, contradictory information may emerge. This new information contributes to the formulation of an "actual social identity" (Goffman 1963, p. 12) and therefore we may alter our preliminary assumptions of a person and diverge from our initial character assessment. Goffman (1963, pp. 12-13) refers to these shifts of perception, as a "discrepancy" between virtual and actual social identity, which he describes are part of the "routines of social intercourse".

Our assumptions are based upon prior knowledge and the probability that the particular attributes exhibited by the person will be consistent with the social category or group of prior

association. When we are prompted to categorise the person into a social group other than the one to which we assumed they would fit, the actual social identity surpasses our expectations and the person is elevated in our minds (Goffman 1963, p. 13). Goffman's (1963, p. 12) assertion that, "[w]e lean on these anticipations that we have, transforming them into normative expectations, into righteously presented demands" is revealing of the underlying impetus of stigma and that the act of stigmatisation, is a process.

When the person displays an attribute or attributes that contradicts their expected social classification, as observed by the observer, this becomes a mark or "undesired differentness" (Goffman 1963, p. 15). Importantly, the attribute is not the source of the stigma (Goffman 1963, p. 13). The stigma is embedded in the stereotype and the meanings and assumptions associated with the attribute (Hannem 2012, p. 15). Importantly, it is "a language of relationships, not attributes" (Goffman 1963, p. 14) that is needed to comprehend stigma and individual and social context plays an important role in this relationship. Goffman (1963, p. 13) asserts:

> An attribute that stigmatizes one type of possessor can confirm the usualness of another and therefore is neither creditable nor discreditable as a thing in itself.

One of the examples provided by Goffman (1963, p. 13) to illustrate the importance of context, is to compare how a "professional criminal" and a "middle class boy" might consider their attendance at a library. The professional criminal ensures that he avoids being seen entering the library by anyone who knows him. Whereas the middle class boy considers himself 'at home' in the *context* of the library (a normalised part of his social identity) and one can argue, at ease with interpersonal interactions that may present in this particular context. The middle class boy, according to Goffman, does not contemplate engaging in steps to protect his social identity – he 'fits' into this setting and his presence in the library is anticipated. Interpersonal interactions are sites of identity management.

The aforementioned point illuminates another aspect of stigma. Whilst particular attributes are "immediately perceivable" (Goffman 1963, p. 14) and accessible via the sensors (e.g. a tattoo), other attributes are concealable and therefore may remain obscured from public scrutiny (e.g. a person's employment status). The possessor of a readily available mark of differentness, is the "discredited" (Goffman 1963, p. 15) and so it follows that a person whom

possesses a mark that has the *potential* to cause stigma, is the "discreditable" (Goffman 1963, p. 15). Goffman's (1963, p. 15 author's emphasis) language of "*normals*" vividly sets apart the non-stigmatised and their social status, from the discredited and discreditable. The *normal* can discriminate against the discredited and in doing so, deny them full acceptance as part of a social group and more broadly society (Goffman 1963, pp. 15 & 19). Goffman (1963, p. 15) states that "[w]e construct a stigma theory, an ideology to explain his inferiority and account for the danger he represents". Therefore, a tarnished social identity can be exclusionary and the discredited person is considered less than whole in the mind of the observer (Goffman 1963, p. 12).

Several of the women are aware of the stigma associated with the meanings, assumptions and stereotypes attached to renting and being a long-term renter. Several of the women explained that they prefer to conceal this aspect of their social identity, for fear of being classified and judged unfairly (Gonyea & Melekis 2017). The women perceive that they are discreditable (Goffman 1963, p. 12). If the woman acts to negotiate this aspect of her social identity by "passing" (Goffman 1963, p. 92), the information about her tenure status may remain concealed. But the threat of this knowledge surfacing, the reveal, remains constant. I draw upon Goffman's notion of 'passing' as part of the discussion in Chapter 7 and outline how the women negotiate the perception of renters (external), to affect their social identity and ultimately, their position in the 'field'.

Goffman asserts there are three types of stigma: "abominations of the body – the various physical deformities"; "blemishes of individual character"; and the "tribal stigma of race, nation and religion" (Goffman 1963, p. 14). Associated with blemishes of individual character are:

> […] weak will, domineering or unnatural passions, treacherous and rigid beliefs and dishonesty, these being inferred from a known record of, for example, mental disorder, imprisonment, addiction, alcoholism, homosexuality, unemployment, suicidal attempts and radical political behaviour. (Goffman 1963, p. 14)

Unique to the stigma of race, nation and religion is the nature of its inheritance via family ancestry and is a stigma that is "transmitted" (Goffman 1963, p. 14). Furthermore, people can be "marked by association" (Hannem 2012, p. 15) through connection with a stigmatised group. Goffman (1963, p. 30) refers to this as a "courtesy stigma". Of the three types of stigma,

blemishes of individual character present the greatest threat to one's status (Hannem 2012, p. 18). The stigma, embedded in the meanings, assumptions and stereotypes associated with renting and being a long-term renter, is internalised and expressed by the women through the language adopted to describe their tenure status. Expressions include: "second-class citizens" (Bec, aged 57; Anna, aged 65; Veronica, aged 68; Violet, aged 60), "on the lowest rung" (Bec, aged 57) and "scumbags" (Caroline; aged 63). These disparaging labels mask complexity that is revealing of the women's subordinate position in the 'field' and is reflective of the ideals of private property ownership which underpins Australia's home owning culture (Allon 2008; Easthope 2014; Fox O'Mahony 2012).

These expressions are indicative of long-held moral and civic binaries in place that differentiate home owners from renters (Stern 2011; Vassenden & Lie 2013). The differentiation categorises private property ownership (home ownership) as the superior tenure (Clapham 2005; Ruonavaara 2012) and symbolic of legitimate (housing) consumption practises (Cheshire, Walters & Rosenblatt 2010). All other tenure types – social housing (public and community); renting – are categorised as inferior and thus spurious (Rollwagen 2015). Moral assumptions that are based upon tenure status, can act to implicate a person (Vassenden & Lie 2013). Furthermore, the discussion in this chapter continues to draw attention to the social relational aspects of tenure in the private rental sector, which I revisit in the introductory preamble in Part III.

In the proceeding section, I discuss the notion of ontological security as articulated by Laing (1965), Giddens (1990, 1991) and Saunders (1989) to provide an understanding of the theory as it is widely used in housing studies. Following on from this, I draw from the writings of Dupuis and Thorns (1998; see also Dupuis 2012), whose conceptualisation of ontological security progresses the work of Saunders and Giddens. Dupuis and Thorns (1998) offer four conditions of ontological security as applied to understanding 'home' for older home owning New Zealanders. For the purpose of this thesis, I focus on one aspect of ontological security, "to live free from surveillance" (Dupuis & Thorns 1998, p. 29; see also Dupuis 2012). I maintain that the ability to experience 'home' for some of the women renters is contingent upon the assurance of privacy (to live free from surveillance) and thus dwell with access to quiet enjoyment (peace, comfort and privacy.

Section Three: Ontological security - "confidence, continuity and trust in the world" (Hiscock et al 2001, p. 50)

Ontological security is a term first utilised by psychiatrist Ronald Laing in his publication, *The Divided Self*. In Laing's (1965) portrayal of an alternative understanding of schizophrenia, he defines ontological security as the sense that people have in the constancy of their self- identity. Laing (1965; see also Giddens 1991, p. 38) argues that as an outcome of dysfunctional familial socialisation the schizophrenic person develops a concealed and internalised identity, one to which she or he returns to in times of uncertainty and anxiety. The self is alienated from the body, divorced from a sense of reality and as such fails to achieve a relational connection to others (Laing 1965). Ontological insecurity manifests, as the person's internal identity becomes their reality.

Like Laing, Giddens (1990, p. 92; see also 1984, p. 375; 1991, pp. 36-42) conceptualises ontological security to be an individual's sense of reliability in the "continuity of their self-identity" that confirms the knowledge of one's existence and being in the world. Security, trust and self-identity are integral to ontological security and are associated with the degree of assurance that a person has in the constancy of their everyday lives and the people with which they interact (Giddens 1984, p. 50; 1991, pp. 36-37). Amidst the uncertainty of our rapidly transforming existence, we seek to establish and renew our sense of belonging and rootedness and according to Giddens (1984), the 'home' is a fertile site for the realisation of ontological security (see also Bevan 2012; Saunders 1990; Seamon 1979).

At the core of ontological security is the ability to create predictability and constancy through routine (Giddens 1990, p. 98). Habit is the conduit between routine and a sense of ontological security, due to the "pervasive influence" (Giddens 1990, p. 98) of habituation. Furthermore, the ability to experience constancy in the material environment, also plays a role in a person's state of being in the world that further contributes to ontological security (Giddens 1990).

Trust in pre-modern societies, was closely aligned with morality (Giddens 1990, p. 101). Essentially trust was localised in regard to place, established and fostered through four milieus that include: "kinship relations", "the local community", "religious cosmologies" and "tradition" (Giddens 1990, p. 102; see also pp. 100-105). The aforementioned environments provided continuity and a "bracketing of time-space" (Giddens 1990, p. 104) where the "past is a means of organising the future" (Giddens 1990, p. 105). Whereas trust in the modern

world is associated with technical effectiveness and the nature of social connections are embedded in "personal relationships of friendship or sexual intimacy" (Giddens 1990, p. 102). Comparisons of pre-modern and modern characteristics of ontological security may infer pre-modern societies were risk-free, but the natural world proved to be fraught with danger (Giddens 1990, p. 106).

Regardless of the recognised challenges to operationalising and measuring ontological security (see for discussion Saunders 1990, p. 293), housing scholarship has found currency in the concept. There is a wealth of empirical research that has applied the notion of ontological security to further an understanding of 'home' (see for example Bevan 2012; Colic-Peisker, Ong & Wood 2015; Dupuis & Thorns 1998; Easthope 2014; Fozdar & Hartley 2013; Hawkins & Maurer 2011; Hiscock, Kearns, Macintyre & Ellaway 2001; Kearns, Hiscock, Ellaway & MacIntyre 2000; Keeling 2014; Kirkman, Keys, Bodzak & Turner 2014; Parsell 2012; Saunders 1989, 1990; Vassenden 2014). In the following sub-section I discuss one key condition of ontological security; "home as a site where people feel most in control of their lives because they feel free from the surveillance that is part of the contemporary world" (Dupuis & Thorns 1998, p. 29).

Four conditions of ontological security

Ontological security is enmeshed with the notion that the intimate territory of the home-space plays a key role in providing a site that liberates people from the pervasive intrusion of surveillance (Easthope 2014; Mallett 2004). In a qualitative case study, Ann Dupuis and David Thorns (1998) applied four conditions of ontological security as a conceptual tool to understanding the meanings of home for New Zealand home owners. The four conditions of ontological security according to Dupuis and Thorns include:

I. Home as constancy in the social and material environment.
II. Home as the spatial context for the establishment of routine.
III. Home as a site where people feel most in control of their lives because they feel free from the surveillance that is part of the contemporary world.
IV. Home as a secure base around which people can construct their identities. (Dupuis & Thorns 1998, p. 29; see also Dupuis 2012)

In Chapter 8, I focus on condition three. I suggest that the women's capacity to appropriate the tenured dwelling by way of quiet enjoyment, is determined by her ability to affect control over the territorial boundaries of 'home'. Several of the women described the experience of

'home' as being contingent upon their capacity to cultivate privacy (Seamon 1979). Newell (1995, p. 90) describes privacy as "a quality of place". Importantly, the women's experience of 'home' is not either/or (a discernible dichotomy) but can be understood as a negotiation of quiet enjoyment, territorial boundaries and appropriation of the tenured dwelling.

I provide illustrative examples from the data that demonstrate the significance of privacy, peace and safety to the achievement of housing security and experience of 'home' as articulated by the women. I discuss how the women negotiate quiet enjoyment of the tenured dwelling and appropriation through the lens of privacy. The notion of 'space', as discussed in the proceeding section, '*The 'habitus': space and place'*, can be understood as transformative and pliable through habituation, to becoming 'place' (Tuan 1977, pp. 136-138). For example, the women's material practises and habits of 'home' (as discussed in Chapter 6) are illustrative of how space (the tenured dwelling) is embodied to the realisation of place ('home') (Chevalier 2012). In the following section, I discuss four concepts that are key to this research: home, house, dwelling and shelter.

Section Four: Key concepts

In this discussion I draw from multidisciplinary literature that has engaged with the notions of 'home', house, dwelling and shelter. When applied in the context of this research, the key concepts are best understood as tools that enabled heuristic inquiry and not as forms of measurement (Coolen, Kempen & Ozaki 2002; Saldaña 2011, p. 112). Additionally, this prior knowledge concerned with the meaning(s) of 'home', house, dwelling and shelter are not privileged over the accounts of the women who contributed to my research (Schwartz-Shea & Yanow 2012, p. 38).

The process of engaging with this literature alongside the women's accounts of living in the private rental sector, is iterative in nature (Schwartz-Shea & Yanow 2012, p. 40). For example, I applied the key concepts when I developed the Key Informant (women renters) schedule of interview questions and the processes of data analysis were informed by these heuristic tools. A detailed discussion of these matters is outlined in Chapter 4.

The meanings associated with the key concepts are context specific and multidimensional and therefore include cultural, social, material and economic aspects (see for discussion Fox O'Mahony 2012, p. 231). For the purpose of this thesis, I have drawn from literature that

reflects a Western worldview and therefore these conceptualisations are not to be considered universal (see for discussion Klodawsky 2012).

'Home'

Easthope (2004, p. 137, see also pp. 128 & 136) summarised literature on the meaning of 'home' as a "particularly significant type of place". 'Home' is experientially felt and the significance of 'home' is located in the subjective meanings we attach to this place (Creswell 2015, p. 39; Blunt & Dowling 2006, pp. 2-3; Dahlin-Ivanoff, Haak, Fänge & Iwarsson 2007).

The embodiment of 'home' is the relational aspect of person or persons to place and is a connectedness that Tuan (1980, p. 4) described as "rootedness" (see also Klodawsky 2012, p. 385). Tuan (1980, p. 4) maintained that "sense of place" and "rootedness" should be thought of as contrasting notions. A sense of place is the conscious consideration of place, whereas rootedness –"unreflectively secure and comfortable" (Tuan 1980, p. 5) - implies an embodiment of place akin to the notion of the 'habitus'. Several authors have adopted the term 'rootedness' to the extrapolate the meaning(s) of 'home' (see for example Easthope 2004; Fox O'Mahony 2012; Hamzah & Adnan 2016; Klodawsky 2012; Moore 2000; Sixsmith 1986; Smith 1994). Interestingly, rootedness is alive in the present and as such this state-of-being does not rely upon reflection of the past or consideration to the future (Tuan 1980). Easthope (2004, p. 133) draws from Casey's (2001) work to reason that Bourdieu's (1990a) notion of the 'habitus' is akin to rootedness as one can be "in a particular place in an unselfconscious way".

Providing a connection to the past, Dovey (1985, p. 43) aptly describes 'home' as a "mnemonic anchor". Rogers (2013, p. 270, see also pp. 268, 269) echoes this sentiment by maintaining that home is "a metaphorical repository for memories". Across time, 'home' is the link between self, place and history, an experience of continuity, which enables a sense of belonging and attachment to place (Dupuis & Thorns 1996; Tanner, De Jonge & Aplin 2012).

Seamon (1979, p. 78) asserts that "home is the most important centre", as 'home' can offer a haven from risk, a space where routines can be formed and life habituated (see also Dupuis 2012). This evokes ideas of permanency, constancy and stability, which several authors maintain 'home' is a fertile environment in which to foster a sense of ontological security (Dupuis 2012; Easthope 2004; Giddens 1984, p. 50, 1990, pp. 92-111, 1991, pp. 36-37; Hiscock,

Kearns, MacIntyre & Ellaway 2001; Saunders 1989, 1990, p. 292). The 'home' is where privacy is available, where one can exist "free from surveillance" (Dupuis 2012, p. 158; see also Bachelard 1994, p. 3; King 2004, pp. 40-50). 'Home' is a haven where taken-for-granted routines can be enacted free from infiltration by the haphazardness and uncertainty of the public domain (Giddens 1991, p. 36). Porteous (1976, p. 383), refers to home as providing "territorial satisfactions […] [of] identity, security and stimulation". Furthermore, the consumption that occurs as part of making 'home' is bound up in the creation of a person's social identity (Gram-Hanssen & Bech-Danielsen 2004; Tanner, De Jonge & Aplin 2012, p. 248).

Whilst there is not a universal acceptance to the aforementioned meanings, qualities and capacities associated with 'home', they continue to maintain considerable ideological influence (Klodawsky 2012; Rose 1993, p. 53). Dovey (1985, pp. 33-34) highlights that the experiential and psycho-social benefits of 'home' (e.g. safety, security, privacy, territoriality) may not be qualities experienced by everyone in their place of dwelling. These archetypes of 'home' (normative definitions) are reflective of the ideology of home ownership as being the superior form of tenure through which to experience ontological security - permanency, constancy and stability.

Feminist literature provides a stark contradiction to idealised meanings of 'home'. Longhurst (2012, pp. 158 & 160) argues that the 'home' may be a place for "women's confinement" and subsequent exclusion from the public sphere (see also Loyd 1981, p. 183; Meth 2012; Wardhaugh 2012; Watson & Austerberry 1986). The seclusion of women and the privacy of 'home', can act to conceal the incidence of physical violence and emotional abuse as this domain becomes the *boundary-keeper* between private and public (Meth 2012; Wardhaugh 2012). Domestic violence is indicative of the structural inequalities experienced by women and Meth (2012, p. 400) argues is "tied to wider patriarchal dominance". 'Home' can be understood as more than "the stage on which domestic violence unfolds, but rather it is part of the relation" (Meth 2012, p. 400). Furthermore, 'home' is a place where unpaid domestic labour is heavily gendered (Blunt & Dowling 2006, p. 15; Wardhaugh 2012), with housework and caring for children, regarded women's responsibilities (Loyd 1981, pp. 187-190; Rose 1993, pp. 142-143).

The ability to enjoy the psycho-social benefits of 'home' are not often forthcoming for renters. Whilst the interest concerning an understanding of 'home' in the private rental sector is

increasing, the scope and context of this research continues to favour comparisons to private property ownership when highlighting the economic, health and social benefits. Windsong (2010, p. 213) advocates for a shift towards research that seeks to understand "the emotive aspects of home and place attachment – focusing on exploring what factors might contribute to sense of home regardless of legal ownership status". This thesis aims to contribute to an understanding of 'home' that captures the subjective meanings as expressed by older women renters.

House

'House' is assigned with multiple meanings that include: 'house' as a financial commodity (Blunt & Dowling 2006, p. 89; Fox O'Mahony 2012, p. 232); 'house' as an embodied consumable (Clapham 2011; Ruonavaara 2012); and 'house' as a locational and relational structure that organises society and the rural/ urban landscape (Kemeny 1992).

The built-form of a 'house' is a physical boundary that offers protection from the outside world (Mee & Vaughan 2012, p. 148). Whereas, King (2005, p. 26) offers the idea of housing as "that unseen frame through which we observe the world, even as we lean on it and let it support us". It is within the welcome confines and available territory of a 'house' that we can gaze outside from this embodied space (King 2005).

Recent literature has highlighted how the financialisation of housing is transforming the "affectual value" (Fox O'Mahony 2012, p. 231) of 'home'. 'House', perceived as a commodity that is readily available for offer to the market (Allon 2012; King 2016; Ronald 2008, p. 12), blurs the subjective (and highly emotive) meanings tied to the notion of 'home', with the material possession as financial asset (Forrest 2015; Ronald & Doling 2012). Furthermore, the emergence of owner-occupiers drawing on the equity to support consumption behaviours is fuelling the changing discourses of 'home' and 'house' (Bryan & Rafferty 2014; Naumanen & Ruonavaara 2016).

Kemeny (1992, p. 9) asserts that a focus on 'home' to the exclusion of 'house' diminishes housing research, as it fails to capture the importance of locational dimensions and housing's ubiquitous influence upon "social structure". Kemeny (1992, pp. 8-11; see also Blunt & Dowling 2006, p. 3; Gram-Hanssen & Bech-Danielsen 2004, p. 25) suggests that home and house are not interchangeable concepts. Saunders and Williams (1988, p. 83) acknowledge

that the notion of 'home' is an outcome of "the active and reproduced fusion" of social interactions that are organised within and around a physical structure – the house. Therefore, 'home' is an emotionally based and meaningful relationship between dwellers and their dwelling places (Dovey 1985, p. 34) and this experiential relation to 'home' imbues the built form with meaning.

Easthope (2004, p. 137) asserts that a conceptual framework encapsulating house, home and place, elucidates the socially constructed nature of dwellings as "nodes in networks of social relations". Therefore, our understanding of 'home' should be situated within the context of the relationships and interactions that surround this site (Easthope 2004). This framework situates the concept of house (the built form/ physical structure) and home (the dwelling/ a social construction) as integral to place (Easthope 2004).

Dwelling – to dwell (verb)

The notion of dwelling "encapsulate[s] both home and housing" (King 2004, p. 89). Dwelling is an achievement, involving an ongoing and active engagement between inhabitant and structure (King 2004). Dwelling is an outcome of the subjective relationship of person to space, which according to Clapham (2010, p. 253), is "about meaning and feeling". King (2005, p. 41) speaks of the taken-for-granted practices of dwelling as a "disposition", that contributes to the creation of "an ordinary life".

Shelter

The idea of 'shelter' may raise a discussion focusing on humans rights. Points of contention would include affordability, cultural adequacy and habitability (Westendorp 2011, pp. 12-14). The concept of shelter suggests a temporal place of refuge, which is basic and rudimentary. Interestingly, in Australia we refer more often to *de jure* rights (Hulse 2014), those of property rights and do not commonly enact the discourse of human rights when advocating for access to secure, affordable and appropriate housing.

'Home', house, dwelling and shelter are interrelated concepts. For example, the embodiment of 'space' to the achievement of 'home' can be understood as the transformation of 'space' into 'place', which is evident through the accounts of some of the women renters that provide insights into the experiential and thus subjective nature of how they dwell. The proximity of

'shelter' to the notion of 'home' is suggestive of the marginality of those women whose housing does not meet their expressed needs. I present an understanding of 'home' as accounted for by the women renters and in this thesis, I use single parentheses to delineate the word 'home'. I do so to denote the subjective nature of the meaning of 'home'.

I have engaged in a detailed discussion of the contributions of Bourdieu's 'theory of practice' as a theoretical framework for exploring how older women renters achieve housing security and experience 'home'. I have focused on the elements of the 'theory of practice' and attended to presenting an understanding of the 'field', the 'habitus' and the forms of capital (social, economic, cultural and symbolic), which have informed this inquiry. As part of this discussion, I presented a conceptualisation of the Australian housing system (the 'field') that includes a summary of the non-human and human actors present within this particular 'field'. The purpose of *'Figure 1: The Australian housing system as the 'field''* is to provide an interpretation of the structure of this particular arena as experienced through the social practice of the older women renters who contributed to this research.

I discussed four key concepts, 'home', house, dwelling and shelter. The key concepts as applied to this research are employed as heuristic tools to further exploring the meanings older women renters associate with 'home'. The primary focus of the proceeding chapter is to outline the methodological approach of this inquiry and the efficacy of (*weak*) social constructionism to addressing the research questions. Additionally, I provide a detailed account of the methods I employed as part of the research processes.

Chapter 4: Methodology and methods

I commence this chapter with a discussion that focuses on the notion of reflexivity and engage with a critique of housing scholarship specific to the application of theory to housing research. I aim to highlight the importance of reflexivity, particularly the need for housing researchers to be explicit regarding theoretical standpoint. I conclude this discussion by outlining my position in the research. I attend to a discussion of the methodological approach as applied to the research and thus I outline the ontological and epistemological perspectives of the permutation of social constructionism that is informed by symbolic interactionism. As part of the ensuing discussion I highlight the contributions that social constructionism, as a methodology, provides in addressing the research questions. I acknowledge two key criticisms of social constructionism. Through an engagement with these debates I do not seek to resolve the perceived short-comings of social constructionism. I aim to strengthen the methodological approach as it is appropriate to this study.

The overall aim of the discussion in Section Two, is to provide an account of the research methods. The discussion addresses the issues of data sampling, sample size and the processes associated with recruiting research participants. I discuss the qualitative data collection method (semi-structured in-depth interviews), noting the collaborative nature of the interview conversations with women renters. I engage with the implications associated with *re-presenting* the interview scenario through the process of transcription. I then turn to the method of data analysis and draw attention to the processes and theoretical approach taken to engage with the data through ongoing immersion, description, analysis and interpretation. The strengths and limitations of this research are addressed and also, I discuss the research ethics.

Section One: Theoretical reflexivity

The purpose of this section is two-fold. First, to engage with the critique of theoretical reflexivity in housing research. Second, to reflect upon my position in this research and in doing so outline my reflexive posture.

Housing research and theoretical reflexivity

Academics have identified that earlier housing scholarship has lacked theoretical application

(see for example Clapham 2005, 2012; Jacobs, Kemeny & Manzi 2004; Jacobs & Manzi 2000). Housing research during the late 1980s to early 1990s demonstrated a tendency for an implicitly positivist approach (Jacobs, Kemeny & Manzi 2004, p. 2). This trend, it is argued, was the product of government entities commissioning housing research for the purposes of policy evaluation and an outcome of the constraints placed upon research conducted in consultancy settings that "limit the scope for explicit theory" (Jacobs, Kemeny & Manzi 2004, p. 2; see also for discussion Travers 2004, p. 15). One source of this constraint are the conflicting expectations between interested parties to conducting research, such as funding bodies and academic institutions, with regard to time and money (Mauthner & Doucet 2003). Housing studies had not yet moved to amalgamate the theoretical standpoints from across various disciplines and therefore had neglected to evolve an "integrated field" (Kemeny 1992, p. 12) and thus suffered "debate-blindness" (Kemeny 1992, p. 14).

From the early 2000's, a new shift in the application of theory to housing research was noted (Jacobs, Kemeny & Manzi 2004, p. 1). These emerging trends include first, the significance of ensuring methodologically rigorous research to safeguard against "ambiguity" (Jacobs, Kemeny & Manzi 2004, p. 2) and enable the end user to systematically examine the research processes and outcomes. Second was the recognition of the broader context in which sociological investigations of housing-related issues are situated. This point draws from the need for greater acknowledgment of the relational context of housing studies to the critical conversations within and across the multi-disciplinary nature of the social sciences (Jacobs, Kemeny & Manzi 2004, p. 2; see for discussion Kemeny 1992, pp. 12-14). With the changed nature of "housing" (Jacobs, Kemeny & Manzi 2004, p. 2) systems and the impacts upon them of a globalised world, the final trend.

When accounting for the epistemic drift in housing studies, Kemeny (1992, p.19) noted a tendency towards atheoretical housing scholarship, attributing this to a lack of theoretical "reflexivity" on the part of housing academics. Housing researchers need to extend behaviours of "self-disclosure" (Fopp 2008, p. 169) to include a transparent dialogue that reflects critical engagement with their theoretical orientations. For example, Kemeny (1992, p. 20) advocates for a deeper consideration to the conceptualisation of key terms utilised in housing studies - citing the examples of "'household and dwelling'". He draws attention to the persistent challenges posed by definitional "ambiguity" (Kemeny 1992, p. 21, see also p.

20) as it has implications for data and subsequent theory generated as a result of research endeavours.

It is not to say that all housing research endeavours are to be abandoned on this basis. It is, though, salient for housing academics to avoid an "assumed certainty" (Kemeny 1992, p. 21, see also p. 32) regarding the understanding of key terms, as this has methodological repercussions. There is a need for critical engagement with the constitution of "housing problems" (Kemeny 1992, p. 20) to raise an environment of research that dislodges from a *policy-centred methodology*. Furthermore, Kemeny (1992) identifies the need for housing research that is situationally and relationally contextualised, accounting for the social, cultural and political structures in which the issue is embedded (Kemeny 1992). In the following sub-section, I outline my approach to theoretical reflexivity as applied to this research.

My reflexive posture

I continue with a discussion of reflexivity and I shift the focus from theoretical reflexivity in housing research, to my reflexive posture. My strategy of reflexivity is known as a "reflexivities of discomfort" (Pillow 2003, p. 175, see also pp. 187-193). This strategy is informed by the writings of Wanda Pillow who speaks of a reflexivity that seeks to "challenge the representations we come to while at the same time acknowledging the political need to represent and find meaning" (Pillow 2003, p. 192; see also Chaudhry 2000; Villenas 2000). Therefore, I aim to engage in reflexive practises that recognises the socially constructed nature of knowledge and the representation of knowledge, which Marcus (1998, p. 392) refers to as the "messy texts". Reflexivity is represented by three relationships (Doucet 2008). First, is the *position* (my personal experiences, assumptions and biases) that I bring to the research. Second, the relationship between myself and research respondents and finally, the relationship between myself and the readers/audiences of my work (Doucet 2008). This "self-reflexivity" (Pillow 2003, p. 179, see also pp. 181-187) includes four strategies of reflexivity: a typology that consists of self, other, truth and transcendence. I am positioned in this research through my personal and political "autobiographical 'ghosts'" (Doucet 2008, p. 75). These motives are not hidden or purposefully concealed, nor does my impetus to engage in reflexivity and thus an account of this practice, constitute a "confessional tale" (Pillow 2003, p. 177; Ellingson 1998; Seale 1999, pp. 159-168). I account for my contribution

to the production of knowledge, as an "'embodied', situated and subjective researcher" (Mauthner & Doucet 2003, p. 414, see also p. 417). My lived-experience as a long-term renter has provided me with insider perspective (Ellingson 1998). I embrace that I am implicated as "researcher-as-instrument" (Pezalla, Pettigrew & Miller-Day 2012, p. 167) and I recognise that the interview scenario is a site for the co-construction of knowledge.

Transparent disclosure of my subjective position in the research does not act to simultaneously guarantee *scientific* validity and rigour (in a positivist research sense). The processes of human inquiry involves the researcher (as the instrument) engaging in the co-creation of reality alongside the research participant (Schwandt 1994, p. 130). Therefore, to assess the validity and rigour of the *products* of interpretivist research, is to determine "whether they are useful, fitting, [and] generative of further inquiry" (Schwandt 1994, p. 130). Interpretive sociology acknowledges the cyclic nature of turning inwards and emerging outwards - a *conversation* of preconceived assumptions held by the researcher and the lived experience of the research participant to the focus of the research (Outhwaite 1990, p. 34; see also Blumer 1986, pp. 37 & 41). One of my methodological aims was to engage with the thesis topic in this manner. The conversation I facilitated was between the following: my preconceived assumptions regarding the private rental sector (as informed by personal lived experience); the existing theories present in housing scholarship and sociological texts; and the facet of the social empirical world I scrutinised, namely the women's meanings of 'home', their experiences of the private rental sector and the culture, public policies (namely housing) and legislation that shapes the private rental sector.

This research draws on the knowledge and experience of an often vulnerable group of renters – older women. As such, I acknowledge that embedded in the acts of understanding, knowledge production and the formation of sociological theory (the outcomes of empirical research), is the potential for generating or exacerbating already unequal power relations (Mauthner & Doucet 2003). Three sites of potential transgression that are well documented in sociological literature are: the explicit or implicit imposition of the researcher upon the researched (Pillow 2003); the framing of housing issues and particular households (or tenure types) as social problems (Wacquant 2008); and the interpretation of data through the processes of analysis that "transform individual subjective accounts into social science 'theory'" (Mauthner & Doucet 2003, p. 414). In the proceeding discussion, I outline Pierre

Bourdieu's 'theory of practice' and the constituent elements – *habitus*, *capital* and *field* – as applied to understanding how women renters achieve housing security and experience 'home'.

Section Two: Methodology

I have drawn from Berger and Luckmann's (1967) conceptualisation of social constructionism and Gergen's writings that have contributed to the ongoing academic "dialogues" (Gergen 1999, p. vi) concerning social constructionism (see also Clapham 2012, p. 182). What Berger and Luckmann crucially provide via the notion of social constructionism, is the impetus to understand how the outcomes of social interaction can be a force to sustain or generate change to societal structures (see for discussion Kemeny 2002, p. 140). Gergen's conceptualisation of social constructionism is primarily focused upon matters of epistemology (Schwandt 1994, p. 127). In addition to social constructionism, I gleaned from Herbert Blumer's theory of social interactionism, who describes his scholarship as being indebted to the foundational work of George Herbert Mead (Blumer 1986, p. 1).

Social constructionism: "the construction of social reality" (Crotty 1998, p.54)

This study is not wholly interactionist in its approach, but the premises of Blumer's symbolic interaction proposes a means to deeper engagement with the workings of social interaction, namely how people negotiate the acts of meaning making. Consideration to symbolic interactionism affords theoretical strength to this study and is fit for the purposes of addressing the research questions.

Research questions

The research questions are as follows:

1. How do women, 55 years of age and older, experience 'home' in the private rental sector and what aspects shape their experience?
2. How do women, 55 years of age and older, who are long-term tenants in the private rental sector, achieve housing security?
3. How do residential tenancy legislation and cultural norms shape the private rental sector and the housing outcomes of older women renters?

4. What are the housing pathways and aspirations of women, 55 years of age and older, who are long-term renters?

Implicit in these statements is the acknowledgement that human life is constituted through social interaction and people construct their own understandings of reality through their language, behaviours and actions and that they do so in specific historical, social, political, economic and cultural contexts (Schwandt 1994, p. 118; see also Schwandt 2015, p. 36). In this thesis I address the research questions through the lens of social constructionism as informed by the insights of symbolic interactionism (Jacobs, Kemeny & Manzi 2004, pp. 4 - 5 & 7). The proceeding discussion is focused on the ontological and epistemological perspectives of the permutation of social constructionism that is informed by symbolic interactionism.

With an earlier shift away from positivism, housing scholarship has found saliency in social constructionist modes of thinking (Travers 2004, p. 15). Housing research that is informed by social constructionism, enables the inquirer to unearth the meanings embedded in social facts, providing access beyond the permeable veneer of the "taken for granted assumptions" (Fopp 2008, p. 164) about the world. By casting light upon the meaning/ s that constitute our reality, we are able to expose the inner workings of our social milieu (Crotty 1998). An aim of this research is to understand how older women who are renting long-term, achieve housing security and experience 'home'. Research question one seeks to facilitate this aim. Pertinent to this study, is the capacity to access subjective meanings and in particular the subjective meanings that women renters associate with home. Research question two is evident of this aim. The ability to access subjective meanings, is cited as a key strength of social constructionism (see for example Clapham 2012, p. 183).

The ontological nature of reality comprises of "social artifacts" (Gergen 2003, p. 15). Therefore, to gain knowledge and understanding of the social world, is to expose the "historical and cultural" (Gergen 2003, p. 15; see also Jacobs, Kemeny & Manzi 2004, p. 3) context of the social phenomena subjected to investigation. Research question three situates this study within an historical, political and cultural context. Conceptualised as the constituent parts of the field, they include residential tenancy legislation, housing policies and cultural norms. Critical consideration of the 'field' (Bourdieu 1990a) is essential to developing an

understanding of how the meanings associated with these objects and structures shape the housing circumstances of older women renters. Furthermore, social constructionism encourages the researcher to view historical, political and cultural contexts as that which constitutes "various forms of world construction" (Gergen 2003, p. 15; see also Jacobs, Kemeny & Manzi 2004, p. 3).

This research explores the conditions that constitute the structure (the human and non-human actors) of a particular 'field' (the Australian housing system) and the capacity of this macro setting to shaping women renters' achievement of housing security and experiences of 'home'. Additionally, this research considers the implications (if any) of the women's socialisation within the socio-cultural context of the late 1940's to early 1960's in Australia and the relationship to their housing circumstances in later life. Specifically, how the gendered structural disadvantages experienced by these women specific to the social roles that dictated their opportunities for education, engagement with the paid labour force and thus the accumulation of financial wealth. For example, the inquiry prompted by research question four explores the circumstances that have shaped the women's housing pathways (e.g. the experience of life shocks that may include divorce and domestic violence). I outline a detailed discussion of this matter in Chapter 9.

The methodology of social constructionism seeks to identify the cultural norms and societal structures that influence how we interpret and therefore engage with the world and most importantly, acknowledges the perspective from which a social fact is ''accomplished'' (Jacobs & Manzi 2000, p. 36). It is essential to recognise the pervasiveness of culture and its role in meaning making (Crotty 1998, pp. 53, 55, 58). Culture enables the cultivation of agreed upon norms and potentially the acquiescence to the taken-for-granted systems that constitute our meaning-laden reality (our world) (Berger & Luckmann 1967, p. 34; Fopp 2008). This research is contributing to creating a "generative discourse" (Gergen 1999, p. 49, see also pp. 115-117), which is Gergen's label for social constructionism's invitation to shaping the meanings we associate with language. Specific to this research is the culturally pervasive ideal that tenancy in the private rental sector is constructed as transitory and temporary. Whilst home ownership is perceived as the superior and therefore preferred tenure. Importantly, these cultural norms, whilst outdated, (confirmed by the increasing percentage of households living long-term in the private rental sector) continue to underpin the "institutional arrangements

for renting" (Hulse & Milligan 2014, p. 17) in Australia.

Social constructionism rejects positivism's notion that reality is constituted by objective truths - facts that are extractable from the social world through the application of scientific methods (Gergen 2001, p. 7; Fopp 2008). Rather, our perception of reality is socially constructed through "shared systems of intelligibility" (Schwandt 1994, p. 127; see also Berger & Luckmann 1967; Gergen 1999, pp. 34-37, 46-50, 2001, p. 49; Jacobs 2012). It is through an observance of the vehicles of language - "spoken or written" (Schwandt 1994, p. 127) and discourse (Darcy & Manzi 2004, p. 146) - that people engage in an interpretation of associated meanings (Blumer 1986, p. 2; Jacobs & Manzi 2000, p. 36; Jacobs, Kemeny & Manzi 2004). The language adopted by some of the women to describe how renting (as a tenure) and being a long-term renter is perceived in the Australian home owning culture, is indicative of the meanings, assumptions and stereotypes (the stigma) associated with the tenure. I outline a detailed discussion of this matter in Chapter 6, which explores how some of the women affect their social identity by negotiating stigma. According to Gergen (1999, p. 48; see also Gergen 2003, p. 16), "meanings are born of co- ordinations among persons – agreement, negotiations, affirmations" and this knowledge influences and shapes our behaviour (see also Berger & Luckmann 1967, p. 19). The notion of common sense is cited to illustrate the workings of the shared social reality and as Berger and Luckmann state:

> I know that there is an ongoing correspondence between my meanings and their meanings in this world, that we share a common sense about its reality. […] Commonsense knowledge is the knowledge I share with others in the normal, self-evident routines of everyday life. (Berger & Luckmann 1967, p. 23 authors' emphasis)

Therefore, the construction of a meaningful reality is actively performed via our social, interpersonal interactions and intra-personal considerations (Blumer 1986, pp. 2, 15 & 55; see also Berger & Luckmann 1967, p. 20, pp. 28-34; Fopp 2008; Gergen 2003, p. 15; Jacobs & Manzi 2000; Kemeny 2002). I return to Berger and Luckmann (1967, p. 22) who illustrate this intersubjectivity succinctly when they describe the "web of human relationships". It is through our social interactions, use of language and interpretation that we "develop a sense of self" (Clapham 2012, p. 176; see also Blumer 1986, p. 8). Whilst human conduct is influenced and shaped (guided) by meaningful social interaction, people negotiate the terrain of social life and as self-reflexive beings, are neither wholly controlled by structural forces nor "completely free agents" (Clapham 2012, p. 176).

Human beings engage with objects in an act of intentionality whilst "*reaching out into*" (Crotty 1998, p. 44 author's emphasis, see also p. 45) and thus subjectivity and objectivity are equally contingent to the ongoing process of meaning(s) making (see also Berger & Luckmann 1967, p. 20). The ability to construct meaning is not exclusive to human-to-human interaction and therefore interactions between humans and non-human objects are equally available to the construction of social reality (Blumer 1986, pp. 2, 10-11; Crotty 1998, p. 55; Gergen 1999, p. 48). 'Non-human objects' can be understood as including all manner of things that people encounter in their everyday lives, for example: "categories of human beings"; "institutions"; "guiding ideals; and "activities of others" (Blumer 1986, p. 2).

Social constructionism takes the view that our access to reality is shaped by social interaction and thus the formation of knowledge and 'truth' are processes of co-creation (Jacobs 2012). This suggests that what we understand as social facts are available to "deconstruction" (Fopp 2008, p. 164; see also Jacobs & Manzi 2000). Social constructionism "is an invitation to reinterpretation" (Crotty 1998, p. 51), which encourages the researcher to set aside established understandings of the social phenomenon that is subject to investigation. Our iterations of "worldmaking" (Goodman 1984, p. 30) and the descriptive interpretations, are born from multiple perspectives. Essentially, if our grasp upon understanding is pliable, reflexive and therefore open to further investigation and re-interpretation, our quest to understand does not arrive at an end-point, we facilitate an "advancement" (Goodman 1984, p. 163; see also Gergen 1999, pp. 49-50).

This methodology offers the researcher tools to develop our empirical understanding of the social world, whilst challenging the existence of universal truths (Crotty 1998, p. 64). The meanings we associate with social phenomena are changeable and therefore understanding is not singular (Braun & Clarke 2013, p. 30; see also Crotty 1998, p. 64), nor is one fact superior to another (Fopp 2008, p. 164). Goodman (1984 p. 39) suggests the language of ""rightness"" to be greatly effective when making a claim to understanding (see also Crotty 1998, p. 47; Flick 2009, pp. 70-71). In light of Crotty (1998), Fopp (2008) and Goodman's (1984) writings, I present an interpretation of the women's lived experiences of renting in the private rental sector and thus have adopted a research sensibility that seeks to represent the subjective narratives of these research participants (Doucet 2008).

Social constructionism informed by symbolic interactionism

The theoretical approach to social constructionism that draws from symbolic interactionism, acknowledges that individuals engage in an active negotiation of the various meanings associated with social objects (Moses & Knusten 2007; see also Clapham 2012, p. 176; Gergen 2003, p. 16). Blumer (1986, p. 49) pays homage to the work of George Herbert Mead in acknowledgement of the influence upon symbolic interactionism to understanding "human group life" and asks that the researcher shift her focus of inquiry. For example, to access the meanings people attribute to objects as part of world making, "social action must be studied in terms of how it is formed" (Blumer 1986, p. 57). Importantly, a person engaged in the play of social interaction, is not solely a "responding organism" (Blumer 1986, p. 55), but should be conceived as actively creating their mode of action. Positioning the person as central to the creation of social action, as determining, weighing and negotiating their actions, shifts this focus (Blumer 1986, pp. 56- 57). As with all methodological approaches to the study of social phenomenon, commentators have scrutinised social constructionism. In the proceeding discussion, I outline two criticisms of social constructionism and discuss how I have sought to address these matters with the aim of strengthening the methodological standpoint of this research.

Critiques of social constructionism

This discussion focuses on two criticisms of social constructionism as evident in academic literature, which relate to social constructionism as a methodology. The first criticism is specific to the claim that social reality is wholly constructed, which is the ontological stance maintained by (radical) social constructionism. The second, is a critique of social constructionism in regard to how the methodology addresses the notion of power.

First, several scholars, when addressing a key criticism of (radical) social constructionism, namely that social reality is wholly constructed, focus discussion towards the *strong* and *weak* conceptions of social constructionism (see for example Clapham 2012, pp. 181-182; Fopp 2008; Jacobs 2012; Jacobs & Manzi 2000; Schwandt 2015, p. 38). For the purposes of this research, I adopt the position of *weak* constructionism that espouses the existence of an objective reality. I make reference to Gergen's (1999; 2001; see also Gergen 2003) work together with Jacobs and Manzi who explicate *weak* social constructionism which "does not

entirely reject the notion of an objective understanding of "truth"" (Collin 1997 cited in Jacobs & Manzi 2000, p. 38). Ideas and concepts, which are socially constructed, differ from material existence (Jacobs & Manzi 2000; Collin 1997). The proposition of applying *weak* social constructionism as an effective theoretical framework to understanding housing-related issues has gained considerable currency in housing scholarship (see for discussion Fopp 2008; Jacobs 2012). For example, Skobba (2016, p. 45) utilises a housing pathways approach (a theoretical framework based in social constructionism) to examine the housing circumstances of low-income women. The qualitative study highlights the benefits of the Housing Choice Voucher Programme to these women in providing access to better housing outcomes (Skobba 2016). The second critique of social constructionism is in regard to how the methodology addresses the notion of power. Clapham (2005, p. 23) who acknowledges the various permutations of social constructionism, identifies a deficiency in the work of Berger and Luckmann (1967) to their consideration of power specific to how one "social construction of reality" (Clapham 2005, p. 22) gains saliency over alternative constructions. Whereas, Garfinkel (1967) focuses on individual agency, "micro-level interactions" (Clapham 2005, p. 22, see also p. 23; Jacobs & Manzi 2000, p. 38), to affect change to institutions, in neglect of the influences of broader structural influences. Clapham (2005, pp. 22-23, 2012, p. 182) suggests the inclusion of Anthony Giddens's structuration theory, namely that structures are "produced and reproduced by human agency at both the individual and institutional levels" (Clapham 2005, p. 23 citing Giddens 1984). Clapham's critique of social constructionism constitutes part of a broader discussion regarding the notion of a housing pathways approach to housing research. Housing pathways is an analytical tool developed by Clapham (see for discussion 2005, pp. 7, 27) and whilst I draw on Clapham's critique of social constructionism as it is specific to housing research, his evaluation of the theoretical paradigm is shared by several authors.

I address the concern that social constructionism does not acknowledge power through the application of Bourdieu's (1977) 'theory of practice' (discussed in Chapter 3). Bourdieu's way of thinking provided an analytical focus that oscillated between the macro (the 'field' – the Australian housing system) and micro (the lived experience of 'home'). Specifically, how the conditions of the 'field' - legislation, policy (housing), cultural norms – inform the intimately lived and embodied space of 'home'. Through the lens of Bourdieu's 'theory of practice', I

have explored the women's capacity to influence (affect) her housing circumstances. I have identified some of the women's improvisations (the strategies the women enact) (Jenkins 1992; Bourdieu 1990b) and the (limited) resources (in the form of capital(s)) (Bourdieu & Wacquant 1992) they possess to negotiate the constraints and possibilities of their position in the 'field'), as long-term renters. The women engage in an active negotiation of their housing circumstances as they strive to achieve housing security and experience of 'home' in the private rental sector. Furthermore, the 'theory of practice' highlights the relational structure of human and non-human actors (Bourdieu 1991) within the Australian housing system (the 'field') and draws attention to the women's position as long-term renters as being concomitant to the resources (capitals) they possess. The woman's capacity to influence (affect) the achievement of housing security and experience of 'home' is relational to this power.

Section Two: Method

In this section, I refer interchangeably to women renters as key informants. I also refer interchangeably to state and local government housing and community services officers; housing and homelessness community organisations; tenant advice and advocacy service providers; women's legal aid service providers and; representatives from peak body organisation for advocacy for older Australians as key stakeholders. In the following sub-section, I discuss the theory associated with sampling and sample size, including the processes employed to recruit participants to the research.

Purposive sampling, sample size and participant recruitment

Purposive sampling

The sampling strategy I adopted was purposive sampling (Schwartz-Shea & Yanow, 2012, p. 87). The intention of purposive sampling is to engage with cases that are "information-rich" (Patton 2015, p. 264). Recruitment of research participants who would contribute "meaningful" examples (Flick 2009, p. 123) are sought to the achievement of an "in-depth understanding" of the research topic (Patton 2015, p. 264). I classified my research participants into two categories: key informants and key stakeholders. These two categories can be understood as including respectively: women, 55 years of age and older, who are long-term renters in Australia's private rental sector; and representatives from state and local

government housing and community services officers; housing and homelessness community organisations; tenant advice and advocacy service providers; women's legal aid service providers and; representatives from peak body organisation for advocacy for older Australians.

I received 27 responses from women who expressed an interest in participating in the research. I conducted semi-structured in-depth interviews with 20 of the women who initially approached me, as these women met the research criteria - 55 years of age and older, who are long-term renters in the private rental sector. Westmore and Mallett (2011, p. 5; ii; see also Batterham et al. 2013, p. ii; Jones & Petersen 2014), reporting on the "experiences of housing crisis and homelessness" for older Victorians, define an ageing person as including people "55 years and over". The authors suggest that this measurement allows for the effects of "premature ageing as a result of disadvantage", whilst exploring the housing circumstances of this age group prior to their engagement with "the aged care system" (Westmore and Mallet 2011, p. ii). This age cohort are considered part of Australia's baby boomer generation (born 1946 to 1961 inclusive). As discussed previously in Chapter 2, academic and grey literature accounts for this demographic cohort of women as being an emergent (yet statistically silent) group seeking assistance for first-time homelessness and thus further research is required to understand their housing circumstances. Therefore, it is an aim of this research to contribute to the literature on the lived experiences of older women who are renting longer-term and ageing in the private rental sector in regard to their experiences and achievement of housing security (see for discussion Darab & Hartman 2013; Hartman & Darab 2017; McFerran 2010; Robinson & Searby 2006; Sharam 2008, 2010, 2011, 2015; Tually, Beer & Faulkner 2007; Tually 2011).

The measure, 'long-term renters', is informed by Wulff and Maher's (1998, p. 83, 88) study of Australian renters (public and private) and is defined as households that have "rented for more than 10 years". This definition is widely accepted in Australian housing scholarship (see for example Morris, Hulse & Pawson 2017; Stone et al. 2013). I treated the *10 years of renting* measure as cumulative or continuous and it did not have to be confined to private rental tenancies held in Tasmania. The women were residents of Tasmania at the time of their involvement in the research. Furthermore, the women's cases were stratified utilising age brackets: 55-64; 65-74; 75-84; 85 and over (Braun & Clarke 2013, p. 57).

I compiled a list of key stakeholders, which was informed by a web-based desktop scan of the organisations operating in Tasmania that provide housing and homelessness services (community, not-for-profit and government), tenant advice and advocacy, peak bodies and State government departments. Working and studying in Queensland, I had gained experience of the Queensland housing sector, but was unfamiliar with the sector in Tasmania. Therefore, I vetted the list of proposed key stakeholder interviewees during discussions with my Primary Supervisor. I did this to ensure I had captured a representation of the sector in Tasmania. My Primary Supervisor has well-established connections in the Tasmanian housing and homelessness sector and I drew from this knowledge to assist this vetting process.

I recruited 23 key stakeholders who represent 16 Tasmanian-based organisations and therefore the interviews are context specific. Key stakeholders included: Tasmanian housing and homelessness sector service providers, state and local government housing and community services officers; housing and homelessness community organisations; tenant advice and advocacy service providers; women's legal aid service providers; and representative/s from peak body organisations for the advocacy of older Australians. These interviews provide insights, observations and commentary from individuals who work to ensure that low-income households living in Tasmania can access affordable, appropriate and secure housing. Furthermore, several of the organisations provide advocacy, advice and support to tenants living in the private rental sector and represent renter households as part of the processes of legislative amendment and housing policy formation. Whilst not all of the organisations featured in these interviews worked solely with women renters, 55 years of age and older, anecdotal accounts from the key stakeholders confirmed that women of this cohort had reported as having sought advice and assistance from these service providers. I summarised the observations made by key stakeholders as part of the discussion in the final section of Chapter 2.

Sample size

Pre-determining sample size in naturalistic inquiries is challenging (Sandelowski 1995). The "quality of information collected" (Sandelowski 1995, p. 183) and the purpose and application of the data are equally important considerations that impact sample size. The notion of "exposure" (Schwartz-Shea and Yanow 2012, p. 84, see also pp. 85-89) better represents the aim of interpretive research designs that utilise qualitative research methods, such as semi-

structured in-depth interviews. Significant in regard to exposure is the aim to engage with a "wide variety of meanings made by research-relevant participants of their experiences" (Schwartz-Shea & Yanow 2012, p. 85).

Therefore, sample size was informed by an ongoing assessment of the data collected. Interviews with the women renters were assessed for accounts of dwelling in the private rental sector that provided experiences and meanings that built upon the data collected during previous interview conversations. Two factors contributed to this determination. First, the intensity of the fieldwork process (the close proximity of the interviews during the 8 month time-frame). Second, the initial data analysis conducted whilst transcribing the digital voice recordings that I undertook concurrent to the fieldwork that created an immersive relationship to the data. During this period, I wrote field notes and compiled comprehensive analytical memos (organised thematically). Therefore, my understanding evolved as I approached each interview with the knowledge of the previous interview encounter held in the forefront of my mind.

Sampling is embedded in positivism and the pursuit of "generalisability" (Schwartz-Shea & Yanow 2012, p. 87; see also Braun & Clarke 2013, p. 56). The findings of this research are not generalisable to the wider population. This thesis presents rich and "illustrative examples" (Lister 2007, p. 77) of the women's achievement of housing security and experiences of 'home' in the private rental sector.

Participant recruitment

Participant recruitment commenced in October 2015, with final interviews conducted during December 2016. The strategy to recruit participants to the research involved several steps that were tailored to the financial resources available for the study. I successfully applied for the university's Arts Faculty Postgraduate Research Support Scheme, which provided a total of $3, 000 AUD towards the costs associated with fieldwork expenditure. I coordinated all aspects of the participant recruitment processes. I maintained detailed records of fieldwork engagements. In several cases, multiple telephone calls and emails were required to arrange interview appointments and I was corresponding with numerous interview participants at any one time.

After receiving ethics approval during October 2015, I started distributing hard copies of the

participant recruitment poster (refer to Appendix 1, *Participant recruitment poster*), which advertised for women renters. In the initial stage of fieldwork, I posted A3 and A4 size printed participant recruitment posters at the University of Tasmania in prominent foot traffic areas, such as notice boards in the School of Social Sciences building stairwells. During this time, I also distributed printed and electronic participant recruitment posters throughout Tasmania's housing and homeless services network. For those organisations not identified as a key stakeholder (for example Mission Australia Op Shop[5]), I attended the organisation in person and inquired as to the feasibility of posting a participant recruitment poster.

During the recruitment process, I participated in a local government forum and attended a public lecture. These events were convened by organisations that provide housing support services in Tasmania and attended by prominent housing and homelessness service providers and state government representatives. After formal proceedings, I was able to network with attendees to raise awareness regarding my research with a view to invite these representatives to participate. The connections I established as part of these engagements, provided me with a point of reference during initial telephone conversations to specific organisations in the Tasmanian sector.

The process of recruiting key stakeholders usually involved three steps. First, I telephoned key stakeholders whose contact details I had included on the list compiled as part of the web-based desktop scan of Tasmanian-based organisations. The initial telephone call to these organisations were often introductory and involved sending a follow-up email to the appropriate contact person identified during the conversation. This email included a preamble summarising the research and included the participant information sheet as an attachment. I allowed three business days for response and if necessary, followed-up the email with a courtesy telephone call. Co-ordinating the interviews with key stakeholders required stamina, time flexibility and the occasional negotiation with gate keepers.

All interview conversations with key stakeholders (usually at the close of the discussion), yielded an opportunity to provide printed and electronic copies of the participant recruitment

[5] Mission Australia is a non-denominational Christian charity that provides a range of community services throughout Australia, which includes retail outlets where pre-loved clothing, household goods and items can be purchased by the public.

posters, which were posted in the reception areas of the various organisations where I conducted the interviews. The women who participated in the interviews also offered to distribute the participant recruitment poster and participant information sheet (refer to Appendix 2, *Participant information sheet*) amongst their networks, commenting that several of their friends would be interested in participating in the research.

In conjunction with the distribution of participant recruitment posters seeking involvement from women renters, two advertisements were placed in *The Senior* magazine (refer to Appendix 3, '*The Senior' advertisement*). 'The Senior' is a free, colour-printed circular that is also available in digital format via 'The Senior' website[6] and has a state-wide readership of 64, 302 people. The first advertisement featured in the January 2016 publication at a cost of $109.70 AUD, with a following advertisement in the June 2016 edition (at the same cost).

In June 2016, I was invited to present my research at a community event in Cygnet and I was encouraged by the event organisers to provide participant recruitment posters at the event. Whilst this did not yield further participants, it was very beneficial to share the research with community members whose stories of the private rental sector resonated with the narratives of the women who had contributed to the research. These conversations are not included as data, as they were not included in the scope of the research that was addressed by the ethics approval. In the proceeding discussion, I address the relationship between the research questions and the methodology to demonstrate the suitability of the research method.

Semi-structured in-depth interviews

The notion of the "active interview" (Holstein and Gubrium 1995, p. 18) is embedded in an ontological position that acknowledges the nature of reality as being socially constructed. Interviews, when applied as a qualitative research method, enable access to the meanings that people attach to their social world (Braun & Clarke 2013; Miller & Glassner 2011). The interviewee and interviewer engage in "meaning making" (Holstein and Gubrium 1995, p. 18), which the interview process enables. Thus, the interview is an interactive site for the co-construction of reality and "knowledge production" (Holstein & Gubrium 1995, p. 7; see also Denzin 1995; Rapley 2001). The aim of this research is to understand how women, 55 years

[6] The address for the online format is; https://www.thesenior.com.au/digital-paper/tas-digital-papers/

of age and older, who are long-term renters, achieve housing security and experience 'home'. Unearthing the lived experience of women renters is central to this aim. The contribution of interviews as a method, applied to this research, enables access to the women's narratives of dwelling in the private rental sector.

I conducted semi-structured in-depth interviews with 20 women renters. This method of data collection elicited rich accounts of the women's experiences of housing security and insights into the meanings they associate with 'home'. The interviews are classified as *semi-structured*, because of the use of a schedule of interview questions that were informed by theory and academic literature/prior research and utilised to guide the social interaction (Morris 2017c). Semi-structure interviews enabled flexibility to explore the issues raised during interviews and opportunities for the women to convey their unique housing narrative (Edwards & Holland 2013). The format of semi-structured interviews allowed for probing to gain further information and clarification (Morris 2015, p. 87). The nature of the interview conversations were *in-depth*, as the women lead the discussion by determining the level of disclosure during the interview conversation (Finch 1984).

The schedule of interview questions that guided discussions with the key informants, was organised under topic headings. Topics included but were not limited to: housing security; structural disadvantages; stigma, shame and lacking personal resourcefulness; meaning of home; and ontological security. The topics were informed by sociological theory and findings from prior research regarding the housing circumstances of older people, tenure in the private rental sector and housing more broadly (refer to Appendix 4, *Schedule of interview questions (key informant)*. With the aim to further compile a profile of this particular group of women, I asked the interview participants to complete a demographic questionnaire. Demographic questions included information about date of birth, marital status, post code, length of tenure in the private rental sector, number of household moves and income source (refer to Appendix 4, *Schedule of interview questions (key informant*)).

The language of 'intensity' and 'context' are helpful in understanding how the research interview is a suitable site for generating rich data. Whilst the interview is not a long-term interaction, such as those undertaken in *traditional* ethnography, the length of time and engagement with the data post collection, lends to an *intensity,* to which Pink and Morgan (2013) reference. As discussed in the previous sub-section, I coordinated all aspects of the

fieldwork. The interview scenario was the first occasion that I met the women, although we had spoken over the telephone or communicated via email to arrange the day and time for the interview (Finch 1984, p. 71). These initial conversations presented opportunities to build rapport and trust with the women and acted as segue to the formalised interview conversation.

In addition to engaging with older women renters, I conducted 18 semi-structured interviews with 23 key stakeholders who represented 16 organisations. These interviews were guided by a schedule of open-ended questions (refer to Appendix 5, *Schedule of interview questions (key stakeholders*) and were organised under topic headings. Topics included: women's housing circumstances; housing affordability; and renting in Tasmania. Mindful of the associated time constraints when engaging with research participants in the workplace, the interview schedule was pre-tested to determine an approximate interview duration. The interview scenario generally took up to one hour in length and on two occasions, interviews were conducted with up to four representatives from one or multiple organisations. Participants were provided with a copy of the interview schedule of questions prior to the interview and as part of the process to organise the interview date and time. This enabled the participant to consider the questions and thus their responses, which proved to optimise on time constraints.

I recorded the interviews with Key Informants and Key Stakeholders using a digital voice recorder and sought permission to do so from each interviewee. Gaining consent to record the interview conversations was part of a broader discussion during which questions concerning the content of the participant information sheet were clarified and the participant consent form signed by interviewee and interviewer. I discuss matters pertaining to informed consent in the final section of this chapter.

Up to this point, my concern has been to outline the processes undertaken to recruit participants. I now reflect upon my experiences of the chosen data collection method – semi-structured in-depth interviews – to discuss the methodological strengths and challenges involved.

Women renters and me: "a listener is one who hears and listens" (Denzin 1995, p. 13)

Not unlike Bird's insightful accounts of her own experiences of interviewing as a self-identified "novice qualitative researcher" (Bird 2005, p. 226; Finch 1984, p. 73), the women who participated in this research often flipped the inquiry, curious to hear my story (see also Hampshire, Iqbal, Blell & Simpson 2014). I found myself to be forthcoming with snippets of my personal experiences and the digital audio recordings of the interviews attest to what I perceived as the rapport that was keenly established during the research interviews (see also for discussion Finch 1984, pp. 72-78). The women's willingness to openly share personal details about their lives can be attributed to several factors (Finch 1984, pp. 74-75). Central to this is the "shared structural position" (Finch 1984, p. 84) upon which women encounter understanding. This component of gender identity is conducive to "woman-to-woman interview" (Finch 1984, p. 78). Part of this engagement is the process of self-disclosure that occurred during the interview conversations with women renters, which Finch (1984, p. 81) refers to as identity sharing. This intersubjectivity is discussed by Hampshire and colleagues (2014, pp. 2015-216) in reference to ethnographic interviewing, who advocate for transparency in reporting the position of the researcher in context of the research topic and the relationships formed as outcomes of the interview process.

The collaborative nature of the interviews that I conducted with the women, presented opportunities for both parties to identify with one another concerning certain aspects of life experiences and housing pathways. This was a form of reciprocity and sharing that is often discouraged by internal review boards and is part of broader discourses concerning the effects of regulatory practises of research ethics upon research practise (Hurdley 2010; Janesick 2004, pp. 157-169). I did not contemplate a performance to which I would apply to the interview scenario in the hope of achieving unfettered access to the women's personal experiences. When the qualitative interview is perceived as an act of extracting data from the research participant, the researcher becomes an objective bystander to the telling of personal stories (Hansen 2006, p. 100). I wanted to genuinely engage with the women as an empathetic listener and of utmost importance to me, in my role as 'researcher', was not to create a power imbalance (see for discussion Finch 1984, p. 77, 81, 86; Pillow 2003). I adopted this standpoint during the interview process and as part of considered reflection of the data through analysis

and furthermore, the representation of the data for the purposes of producing research materials.

These sites of qualitative practise present the researcher with conundrums that are moral and political issues, as opposed to matters of ethics (Finch 1984, p. 85). Specifically, the challenges faced by the researcher to ensure the task of research does not act to exacerbate power imbalances and structural inequalities by failing to uphold the interests of the research participants. Upon reflection, this was starkly highlighted during the final interview question. I inquired of the women, "Can you please tell me why you were interested in being involved in the study?" This question solicited data that is telling of the women's strong desire to raise awareness regarding their housing circumstances. The women describing the opportunity to speak as a welcomed, albeit foreign experience. The women attested to the importance of being asked about their housing experiences, which they ruefully noted had never happened prior to the interview. There was a consensus amongst the women that their housing plight was not of concern to government or policy-makers. I gained a sense that the women felt forgotten and that age was key to the invisibility they were experiencing. The women expressed a sense of aloneness, as opportunities to articulate their housing challenges and concerns were few and far between (see also for discussion Finch 1984).

Interviews ranged in duration from 48 minutes to two hours with an average talk time of one and a half hours and took place in various locations (e.g. the woman's home and at LINC the Tasmanian Library Service) meeting room facilities, a local café and for those women renting in the North of Tasmania, on the telephone). Where interviews took place in the woman's home, I was always offered a cup of tea, coffee, ginger beer or fruit juice. Morning or afternoon tea included gifts of food such as biscuits and cake which were shared during our conversations. It became evident to me that these luxury items were purchased specifically for our encounter. The women organised their kitchen and living-room spaces to facilitate the interview with ease, creating a sense that I was welcome in their homes. The familiarity of the home setting, where several of the interviews took place, provided a powerful backdrop for shared intimacy (Finch 1984, p. 74; see also Hockey 2002; James 2012).

The interviews that were conducted over the telephone were not hindered by this method of communication. Specifically, the telephone did not create a barrier to the in-person intimacy I experienced in the homes of the women, but provided a sense of further anonymity on the

part of the women whose reflections and responses to the interview questions were also highly considered. Upon her request, I conducted one interview in the woman's workplace. The unspoken constraint upon time, may have restricted the woman's responses, as they were far more cursory than the other interview encounters. Upon reflection, the formality of the professional workplace environment buffered the intimacy proffered in the private settings of the remaining 19 interviews.

Several of the women invested time in preparation for their interview. These women provided detailed chronological lists of the places where they had lived including the reasons for moving and in one instance, a printed email was shared (originally sent to her Local Member when she had advocated for better housing opportunities). The interview provided a means to reflect upon their housing pathways in minute detail. This purposeful contemplation proved to be an emotional re-telling for several of the women, as they shared their stories with pride, despair and anger. The tone of the interview conversations were imbued with these emotions. Tears were often shed as memories of loss were recounted. Woven into the women's stories were accounts of life shocks such as experiences of domestic violence, childhood sexual assault, spousal death and death of children, loss of employment and subsequent bankruptcy. Carroll (2012), reporting results of a qualitative study on women and their experiences with in vitro fertilisation, notes that whilst topics of this nature may not be the focus of the interview questions, they naturally emerge when life stories are being recounted. The discussions with women renters were always lively. I found the experience of fieldwork to involve a considerable degree of mental and emotional labour (Carroll 2012; Hochschild 2003).

In the written text of this thesis, I do not claim to represent the voice of the women renters. I was privy to a construction of their identities as women renters during the interview conversation (see for discussion Hockey 2002, pp. 213-214). As I discuss in the following sub-section, I reproduced those speech acts in the form of transcripts, for the explicit purposes of managing the data (constitutive of this research project), to describe, analyse and interpret the meanings of their "narrated subjectivities" (Doucet 2008, p. 80).

In the proceeding discussion, I engage with the processes associated with the transcription of the digital audio recordings of the interview conversations, by considering the methodological assumptions that inform this task.

Transcription: the "re-presentation of spoken discourse" (Mishler 1991, p. 271)

> A written text becomes a montage (and a *mise en scène*), a meeting place where "original" voices, their inscriptions (as transcribed texts) and the writer's interpretations come together (Denzin 1995, p. 13, author's emphasis).

I transformed the digital voice recordings of the interview conversations, which I refer to as the *primary data*, through the process of transcription. I transcribed 24 hours and 32 minutes of audio recordings of the interviews with women renters. I did not transcribe the digital voice recordings of the interviews with 23 key stakeholders (18 interviews). This was a pragmatic decision based upon project time-line constraints. I contracted a professional transcription service to conduct this task and checked the transcripts for accuracy by listening to the digital voice recording whilst following the content of the printed transcript.

Transcription is a "methodological process" (Bird 2005, p. 226), which I approached as an interpretive (Bird 2005; Lapadat & Lindsay 1999), reflexive (Oliver, Serovich & Mason 2005) and analytical act and therefore acknowledge that the product of the transcript is a "re-presentation" (Mishler 1991, p. 271; see also Denzin 1995, p. 13; Oliver, Serovich & Mason 2005) of the spoken act. By engaging with the primary data through the process of transcription, my sensory (auditory and visual) experience with the *life* of these speech acts were extended beyond the interview conversation (Bird 2005; Lapadat & Lindsay 1999). Whilst my engagement with the primary data in this way could not replicate the experience of the actual interview, I developed an intimate familiarity to the "spoken discourse" (Lapadat & Lindsay 1999, p. 81, see also p. 82) as a result of closely listening and re-listening to the digital voice recordings. Furthermore, during the description, analysis and interpretation of the transcripts, I methodically returned to the digital voice recordings of the interview conversations as a reference point to periodically reorient my interpretive gaze upon the primary data. With each fresh consideration of the data (an opportunity for interpretation), it could be argued I was moving further away from the *historical* context of the interview event (see for discussion Denzin 1995). The actual interview conversation is "the moment of its existence" (Denzin 1995, p. 10). Whilst this may be the case, I found that close inspection of the primary data provided a strong platform for further and ongoing interpretation of the transcripts to occur.

The debate surrounding the efficacy of applying transcription conventions to the process of

managing qualitative data in digital format, implies that standardisation will ensure objectivity (Cook 1990; Oliver, Serovich & Mason 2005). This standpoint is often associated with the production of transcripts for the purpose of discourse analysis and conversation analysis, when it is argued objectivity "aid[s] the handling, comparison and sharing of language data" (Lapadat & Lindsay 1999, p. 70; see also Bird 2005). When creating transcripts there is no objective way in which to represent the interview conversation, as conversational acts cannot be wholly represented by a set of standardised conventions (Lapadat & Lindsay 1999). The researcher engages in processes of decision-making regarding the content of the transcript as an end product and being implicit regarding this point is essential to methodological reflexivity.

Language (e.g. slang and euphemisms) and grammar captured on the digital voice recordings, are presented verbatim in the transcripts. I utilised the Microsoft Office™ application Word™ to structure the layout of the transcript document, with basic page formatting following a new line of text for each speaker. I did not utilise a standardised convention regarding transcription notation but created transcripts that were fit for the aims of my research (see for discussion Bird 2005, p. 231). Specifically, I adopted self-determined conventions regarding the representation of various forms of communication such as the speaker's intonation, qualities of the voice, pauses, extended silences and expressions of emotion (e.g. crying and laughter). Oliver, Serovich and Mason (2005, p. 1283) call these expressions "involuntary vocalizations". I found that tone often conveyed opposite meaning to the intention of the speaker's words, as with the case of sarcasm (Bird 2005, p. 234). The expression of emotions are an important component of these dialogical exchanges and are revealing of the emotional significance of the regard women have for 'home' and the meanings that some of the women associate with 'home' (for discussion see Denzin 1995, pp. 10-11; see Oliver, Serovich & Mason 2005, pp. 1277-1278).

I also included "response tokens" (Oliver, Serovich & Mason 2005, p. 1284) such as *um*, *ah*, *uh huh*, when they were utilised by the interviewee or myself. This nuance is important to my research, as it adds depth and richness to the transcripts (Lapadat & Lindsay 1999; Schegloff 1997). I wanted to avoid transcription that entirely "robs speech of a great deal of its texture" (Smart 2009, p. 296). Therefore, the content of the transcripts that I produced for the purposes of the research reflect a naturalised approach, which in contrast to denaturalism, includes the

"idiosyncratic elements of speech" (Oliver, Serovich & Mason 2005, p. 1273). I was not seeking to understand the dynamic of the exchange (i.e. the mechanics of speech) as with conversational analysis. Specifically, I was aiming to understand the women's situated experiences and the meanings they associated with living in the private rental sector that considered the social, cultural, political and economic contexts of the women's lives (see for discussion Lapadat & Lindsay 1999, p. 73).

All interview participants (key informants and key stakeholders), were provided with the opportunity to review the transcript and request that changes be made to the content (Richards 2015, pp. 199-203; Seale 1999, p. 62). Four of the 20 women renters reviewed the transcript content and whilst minor changes were made to two of the transcripts, all women commented regarding their use of language and repetition. The requested changes were regarding anonymity and involved the omission of people and places referred to by the women during the interview conversation. The women were more concerned with how the speech act *translated* to the page (Smart 2009). For example, one woman upon reading her transcript was surprised about how many times she said *umm* and *ahh* during the interview conversation.

In the proceeding section I discuss the processes associated with the analysis of the digital voice recordings of the interview conversations (primary data) and transcripts (secondary data).

Data analysis

The processes of organising the data (as applied to this research project), spanned the life-course of the study. I developed a sense of immersion with the data, which can be described as an iterative and thus cumulative process - occurring up until and including the writing of the *final* research product - the thesis (Braun & Clarke 2006; DeCuir-Gunby, Marshall & McCulloch 2011; Richards & Morse 2013, p. 152). It remained my intention to "listen attentively to the discourses flowing through" (Freeman 2014, p. 829) the women's accounts of living in the private rental sector, concurrent to readings of the sociological theory and prior research. The process of engagement with the data was interpretive, non-linear and cyclic in nature (see for discussion Boyatzis 1998; Braun & Clarke 2006; Brinkman 2014; DeCuir-Gunby, Marshall & McCulloch 2011; Morse 1994; Schwartz-Shea & Yanow 2012, pp.

27-34; Wolcott 1994).

In the ensuing paragraphs, I utilise the language of deduction (theory and prior research-driven analysis) and induction (data-driven analysis), as I aim to tease out the three phases that unfolded during the management of and engagement with the data. The *broader conversation* to which I undertook with the women's narratives, is best described as "abductive" (Schwartz-Shea & Yanow 2012, pp. 27). Schwartz-Shea and Yanow posit that the process of abduction:

> […] follows a much more circular-spiral pattern, in which the puzzling requires an engagement with multiple pieces at once. Whether one's favorite analogy is a jigsaw puzzle, Rubik's cube, or Sudoku, the non-linear, iterative-recursive play with different possible resolutions that these suggest are useful in thinking about abductive inquiry. (Schwartz & Yanow 2012, p. 28)

Three phases – field notes, transcription and analysis *to* interpretation

I engaged with the data through three subtly interconnected phases (DeCuir-Gunby, Marshall & McCulloch 2011; Hartman & Darab 2017; Wolcott 1994, p. 47). The phases can be understood as including: first, the composition of fieldnotes as a record of preliminary thoughts regarding the interview conversation (Morse 1994; Wolcott 1994, p. 21); second, further engagement with the primary data (digital voice recordings of interview conversations) through transcription (Bird 2005) and as part of this process, I wrote descriptive accounts of the data; third, analysis of the secondary data (transcripts of the interview conversations) by way of coding (Saldaña 2016, p. 102; see also for discussion Wolcott 1994); and as part of this I progressed to an interpretation of the data. Interpretation is described by Richards and Morse (2013, p. 149) as "thinking up from the data". Throughout this process, I was consistently guided by the broader goal of the "identification of *themes*" (Richards & Morse 2013, p. 150 author's emphasis). 'Themes' constitute "patterns across qualitative data" (Braun & Clarke 2006, p. 80; see also Richards & Morse 2013, p. 151).

I utilised a computer-assisted qualitative data analysis software (CAQDAS), NVivo Pro 11™, to assist with the secure storage, efficient retrieval and management of the digital voice recordings and electronic versions of the transcripts of the interview conversations. I also uploaded and saved to the NVivo Pro 11™ research project file (created specifically for the study), the two interview question schedules (i.e. Key Informants and Key Stakeholders), fieldnotes and analytical memos. In addition to utilising NVivo Pro 11™ for the purposes of

managing the research products, I documented the rules for the codes that I developed, which constitute the codebook. I discuss the coding rules and subsequent codebook, later in this section.

I refer to the interview conversations as *primary data* and the transcripts of the interview conversations as *secondary data*, which follows the standpoint previously discussed regarding transcription.

Phase one – field notes

The initial (and somewhat critical) contemplation of the primary data, occurred as the interview conversation unfolded and immediately post-interview. I documented these thoughts regarding the content of the interview conversation, including the social interaction, using field notes. The subjective content of the field notes (my observations), did not conform to a prescribed format. The purpose of the field notes was to capture the point in time when the interview had occurred and the sensory impression of the social interaction, my position as 'researcher' and the content of the schedule of interview questions (Schwartz-Shea & Yanow 2012, pp. 89-90). The following excerpt from field notes written after the first interview, demonstrates this:

> I am left with the impression that Edith has chosen to understand life's challenges in a particular way. Edith prefers to remain positive and uplifted in spite of the challenges that she has endured. When we were arranging the interview over the telephone, Edith spoke of the disappointment that her family expresses regarding Edith's non-home owner status (i.e. that she is a long-term renter). They appear to blame Edith for her current situation regardless that she raised her children (of which there are four), on a single income with no support from either their father or the government. Edith has been instrumental in the raising of her daughter's son and has provided babysitting assistance over his formative years. Perhaps the children are disappointed that they won't receive an inheritance from Edith.

Writing fieldnotes fostered comprehension and clarification regarding how the women actively engaged in meaning-making. Mainly through the language they adopted to describe their tenure status and experiences of dwelling in the private rental sector. The interview conversations, the drafting of fieldnotes and the re-presentation of the digital voice recordings of the interviews into transcripts occurred simultaneously, creating a sense of immersion in the data. The following paragraphs discuss how the process of maintaining analytical memos as part of transcribing the digital voice recordings of the interview

conversations.

Phase two – analytical memos

The second phase involved the representation of the digital voice recordings of the interview conversations into transcripts. During this process I maintained comprehensive analytical memos that acted as a structured and disciplined practise of documenting my interpretive observations of the data. The analytical memos capture the close engagement with the data during the transcription process (Saldaña 2011, pp. 44 - 54). I followed the conventions outlined by Saldaña (2011, p. 45) who suggests applying 12 categories of analytical memos that the author maintains, enable "prompts for reflection". For example, the headings ranged from *'Relationships and connections across interviews'* to *'Reflections about the research questions'* (see for discussion Saldaña 2016, pp. 45-53).

The analytical memos evolved into a *space* where I documented initial analysis regarding the women's accounts of living in the private rental sector, specifically relationships (similarities) across interviews and connections to prior research (Matthews & Ross 2010, cited in Hartman & Darab 2017, p. 237). Contemplation and reflection of the data during this stage, further contributed to the ongoing development of the codebook, which I discuss in the proceeding section. Importantly, the analytical memos proved to be a powerful reference point and they evolved at every consecutive contemplation of the data. Therefore, the analytical memos were sustained for the duration of the research and writing of this thesis.

Phase three – analysing the data (thematic analysis) *to* interpretation

The third phase involved a further refinement regarding the organisation of the secondary data. I achieved this through the application of thematic analysis. I developed a series of codes that represented each theme and proceeded to categorise datum examples into the corresponding code that represented the nuances of the datum. Coding data enables the researcher to organise the "raw data" into manageable units for further analysis and interpretation (DeCuir-Gunby, Marshall & McCulloch 2011, p. 138). Therefore, I applied coding as a structured system for organising the secondary data.

Individual codes had a corresponding coding rule and collectively, the descriptions of each coding rule formed a codebook (DeCuir-Gunby, Marshall & McCulloch 2011). I developed the codebook using a Microsoft Office™ Word™ document and transferred the information to the

project file created in NVivo Pro 11™ specifically for the research project. The NVivo Pro 11™ software enabled the documentation and organisation of code descriptions, under *parent nodes* and *child nodes.* Each parent node and child node has assigned properties which can be populated with details that include; name, description, nickname, created on, modified on and coder initials. The contribution of thematic analysis to this research, is that this approach is "flexible" to ongoing engagement with the data (Braun & Clarke 2006, p. 78). Specifically, coding rules can be refined and decisions regarding what datum is included and excluded can evolve with subsequent readings of the interview transcripts.

The approach to coding was deductive during the first and second phases and inductive as I shifted to developing an interpretation of the data. Specifically, the code descriptions were informed by three factors: theory, prior research (deductive) (Boyatzis 1998, pp. 37-41; Wolcott 1994, pp. 20-21) and the women's language (inductive). For example, sociological theory about stigma (Goffman 1963) informed the code: '*Cultural perceptions of renting and renters*'. Whereas the findings of prior research concerned with the experiences of older Australians dwelling in the private rental sector informed the code: '*Financial insecurity*' (see for example Morris, Judd & Kavanagh 2005; Morris 2009a, 2009b, 2013; Morris, Hulse & Pawson 2017). The coding rules were informed deductively, by positioning the data in the broader analytical framework of theory and prior research (Wolcott 1994, pp. 29, 34). I was able to develop my comprehension of the women's narratives through this contextual lens and by doing so, I formed a "descriptive base" (Wolcott 1994, p. 29) from which to further interpret the data. Furthermore, ongoing scrutiny of the data advanced my proximity to the nuances of the women's experiences. I was guided by the data and utilised the women's language to refine codes and coding rules and thus my contemplation of the data oscillated towards an inductive approach (Hampshire et al 2014; Hartman & Darab 2017). As mentioned previously, this process was non-linear, but cyclic in nature.

I approached the task of interpretation with cautious apprehension, with the intention to avoid making claims of the data that were inadequate or misleading (Wolcott 1994, pp. 38-39). The *weight* that claim-making possess and the effect(s) (intended and unintended) to research participants ethically and in the production of knowledge holds responsibilities that cannot be denied.

Strengths and limitations

The strength of this inquiry is the attention paid to interviewee's subjectivities through the immersive and detailed processes of data collection and analysis and my reflexive posture to the inquiry. This study does not capture a complete understanding of 'home' and renting long-term in the private rental sector that would be available through the narratives of a broader demographic of women. For example, women who identify as Aboriginal or Torres Strait Islander and women from culturally and linguistically diverse backgrounds. The participant recruitment materials and participant recruitment processes were not designed to target a particular cultural demographic.

One of the challenges of the research was to apply theoretical insights provided by Bourdieu and Goffman in a cultural setting that is specific to a particular set of concerns around issues of housing security, affordability and the experience of 'home'. To overcome this challenge, I was cognisant of the need to engage in a dialogue that encompassed both theoretical insights and the perceptions of the women and their particular understandings of their predicaments.

Undertaking research upon this topic always requires decisions about what to select and what to omit. For example, the perspectives of the lessor and/or residential property manager could easily be included in a study of this type. However, to incorporate their perspective, risked taking the research in a different direction. Perhaps even inadvertently providing distraction from the powerful narratives articulated by the women who contributed to the research.

Ethics considerations

Process

Adherence to research practises that reflect the principles of ethical research was an intention, which I have sustained from the inception of the research proposal, to the completion of the research project (see for discussion Richards 2015, pp. 14-15). Notions of avoiding causing harm, gaining informed consent, reciprocity, ensuring anonymity and research participant's right to privacy, maintaining confidentiality and finally advocacy and research outputs are discussed in this section.

I submitted a written application to the Full Committee of the Social Sciences Human Research Ethics Committee (SSHREC), 31st of August 2015. The Committee requested minor revisions to the application 25th September 2015, with the Chair granting approval soon after (28th September 2015). The SSHREC issued an approval letter and Ethics Reference Number (H0015230) for inclusion on all documents related to the study, for example the participants information sheets, participant consent forms and participant recruitment poster (see Appendix 6, *Ethics approval*).

Avoid causing harm

The decision to make an application to the Full Committee of the SSHREC, was determined by the potential for women renters to experience psychological distress during the interview conversation. It is well-document in academic and grey literature pertaining to the experiences of low-income older Australians living in the private rental sector, the psychological stressors experienced by this group as a result of housing stress and tenure insecurity (Morris 2007, 2009a, 2009b, 2013, 2016, 2017; Morris, Hulse & Pawson 2017; Morris, Judd & Kavanagh 2005; Sharam 2008, 2010, 2011, 2015). With reference to the *National Statement on Ethical Conduct in Human Research 2007* (updated May 2015) *Chapter 2.1: Risk and Benefit* and in consultation with my Primary Supervisor, it was determined that the potential of risk/s associated with the study were unlikely to low. It was identified that the risk may occur as a result of the experience of anxiety, apprehension that has the potential to cause discomfort for the women.

In particular, I intended to ask the women to discuss their housing pathways, which may relate to events experienced across their life-course. With this consideration, I sought approval from Lifeline – crisis support and suicide prevention, to include the contact details for this service on the Participant Information Sheet relevant to key informants.

Informed consent

Participation in the study was entirely voluntary (as outlined in the Participant Information Sheet) and I assured each research participant that they had the ability to withdraw from participation in the research at any time. As part of gaining informed consent from the women, I ensured that the issue of potential risk/s were understood. Informed consent was gained from all research participants and the process of signing the participant consent form was

symbolic to officiating the interview (refer to Appendix 7, *Participant Consent Forms (key informants and key stakeholders*).

Reciprocity

As a small but entirely respectful token of my appreciation, I provided each of the women with a hand written thank you note expressing my gratitude for their involvement in the study. The thank you note included a $20 AUD Woolworths gift card by way of reimbursement for the investment of their time. I mailed a hand written thank you card to key stakeholders, acknowledging their contributions to the research and their generosity to invest their time as research participants. I did not provide key stakeholders with monetary compensation.

Anonymity and right to privacy

Re-identifying information such as name, location (suburb names) and place of employment, were all removed from the transcripts to maintain research participant anonymity and privacy (Richards 2015, p. 217). In regard to the interviews with women renters, pseudonyms were used to maintain anonymity and in several cases, were chosen by the women. The same pseudonym was applied to the corresponding entries of demographic information.

Confidentiality

The following steps were adhered to in compliance with the *University of Tasmania Management of Research Data Procedure, section 3.4.6*, which outlines the requirements of secure data storage during the 'active research phase'. The following paragraphs outline the steps taken to ensure confidentiality for all research participants.

Upon completion of an interview the digital voice recording of the interview conversation was copied from the digital voice recorder to my laptop computer and the file on the digital voice recorder, deleted. The laptop computer was password protected. The Key Informant demographic information was entered into a password protected Microsoft Office™ Excel™ spreadsheet. The hard copy of the demographic information sheet, scanned and saved to the laptop computer. The NVivo Pro 11™ software that contained the research project file and containing all components of the research data, was stored on the laptop computer. The fieldnotes and analytical memos were recorded on a Microsoft Office™ Word™ document and saved to the laptop computer. I stored the laptop computer in a shared, key accessed office located in the Social Sciences Building, on the University of Tasmania, Sandy Bay campus.

When the laptop computer was not in use, is was stored in a locked filing cabinet. I was the sole holder of the key for the School assigned, lockable filing cabinet. For the duration of my PhD candidature, I used an external hard-drive as a back-up system, which I removed from the office and took to my place of residence when it was not in use. I was the only person who had access to and was responsible for handling the research data.

Advocacy and research outputs

During my PhD candidature I presented the findings of the research at various forums including national and international conferences (as outlined in the opening paragraphs of this document), Key Stakeholder organisations and community-led forums. I have provided the women renters with a summary of the key findings.

The data generated as a result of the study will be retained for five years after the completion of the study and it is my intention to produce transcripts for submission to academic journal titles for publication.

PART III

Part III opens with an introductory preamble. The social relational aspects of dwelling in the private rental sector are the subject of this discussion. It is here that I engage with the notion that the social interactions that underpin tenure in the private rental sector, are the micro site(s) where the women engage in negotiations with the lessor and/or residential property manager to affect the achievement of housing security and experience of 'home'.

In Chapter 5, I present a series of vignettes, which are organised into three categories, namely; 'secure and settled', 'fluctuating and vulnerable' and 'fragile and anxious'. These accounts, as expressed by the women at the time of the interview conversations, capture reflections on housing pathways, life shocks, future housing aspirations and concerns. The aim of the vignettes is to highlight the similarities and differences across the sample of women renters.

This discussion is followed by four chapters (6, 7, 8 and 9) in which the findings and subsequent discussion are organised thematically. It is at this point in the thesis that I convey an interpretation of the narratives of the women renters. Central to this discussion is an understanding of how this distinct group strive to achieve housing security and experience 'home' in the private rental sector.

The social relational aspects of dwelling in the private rental sector

By applying Bourdieu's 'theory of practice' as a lens to understanding how the women achieve housing security and experience 'home', I identified the improvisations some of the women employ to negotiate the possibilities and constraints of dwelling in the private rental sector. I focus upon the interpersonal relationships that constitute a tenancy agreement and outline how the women influence negotiations with the lessor and/or residential property manager, to affect their housing circumstances. I highlight the strategies - the women's state of play - which they enact to enhance their position as long-term renters in Australia's housing system (the 'field') (Bourdieu 1990b; Jenkins 1992). The women aim to achieve housing security and experience 'home' within the context of a lightly regulated private rental sector (Coleman & Watson 1985; Morris, Hulse & Pawson 2017), where small-scale investors speculate in housing (Hulse & Milligan 2014) within the structure of a housing system that reflects the political promotion of home ownership (Allon 2008; Fox O'Mahony 2012; Mallet 2004).

The social relations that underpin tenure in the private rental sector are a key component of residential tenancy agreements and thus can be understood as the micro site(s) of potential contestation and struggle where negotiation occurs (Lister 2007). The actors to these interpersonal interactions include the tenant, lessor and/or residential property manager. The women renters describe their capacity to adopt strategies and improvisations to affect: the experience of 'home'; their identity as long-term renters; and the control of rights of possession to the achievement of housing security and the experience of 'home'.

To explore the social relational aspects of tenure in the private rental sector, I extend beyond Bourdieu's 'theory of practice' and draw from Diane Lister's (2007) contributions to understanding the tenuous nature of residential tenancy agreements. Specifically, her research highlights the differing expectations of the tenant, lessor and/or residential property manager as to the outcomes of the tenancy agreement and the implications of this tension on the tenant's dwelling experiences. The findings of Lister's empirical research confirm the importance of directing attention to these social relationships.

The social relational aspects of tenure in the private rental sector constitute interpersonal sites where acts of negotiation occur between the parties to a tenancy agreement, namely; the tenant – lessor and/or - residential property manager. I posit that the social relationships that underpin tenure and the outcomes of these social interactions, influence some of the women's experiences of dwelling in the private rental sector. Yet, these sites are often overlooked, whilst the legal framework and economic transactions associated with renting are afforded substantial concern (Lister 2007). Whilst these social relationships and the differing expectation of the parties to a residential tenancy agreement appear to operate externally from the intimate territory of 'home', they shape some of the women's experiences of 'home'.

These social relations form the everyday regulatory systems and informal rules that operate in conjunction with, or proxy for, residential tenancy legislation (see for discussion Allen & McDowell 1989; Bierre, Howden-Chapman & Signal 2010; Hughes & Lowe 2001). It is this conflicted nature of tenure in the private rental sector that Lister (2007; see also 2002; 2006) discusses as part of her research. Data from interviews conducted with 15 lessors and tenants in England revealed the "complex nature of tenancy relationships" (Lister 2007, p. 78). Lister (2007, p. 75) highlighted the "subjective orientations and expectations" of the parties to a

tenancy agreement, which she argues creates discord within the private rental sector that in-turn shapes tenants' experiences of dwelling.

The author argues that residential tenancy agreements cannot be categorised in a "strictly business framework" (Lister 2007, p. 80) and the assumption that parties to a tenancy agreement will "behave as responsible rational actors" (Lister 2007, p. 72; see also Bierre, Howden-Chapman & Signal 2010) is an unrealistic consideration. Lister (2007) maintains that this is apparent by the inconsistent interpretation of residential tenancy legislation and how this acts to exacerbate ambiguities surrounding lessor/tenant rights and obligations. In her critique of residential tenancy legislation, Lister (2007, p. 69) advocates for greater acknowledgement of lessor and tenant "individual agency".

The behaviours and actions of the tenant - lessor and/or residential property manager and their *relationship* to the tenured dwelling, are demonstrative of differing expectations (Lister 2007). For example, Lister (2007) contends that the tenant perceives the payment of rent as a basis for fulfilment of lessor obligations such as property maintenance and the right to quiet enjoyment (as understood through rights of possession) (Lister 2007). Whereas the lessor understands the payment of rent as part of the legitimate legal contract that are beyond issues of ongoing 'consumption' of housing per see (Lister 2007). Further conflating the tenuous nature of the discord that this research has highlighted, is the perception by parties to a tenancy agreement as to rights of possession (see also for discussion Allen and McDowell 2005, p. 46; pp. 51-53).

The analysis provided by Lister (2007) concurs with the findings of this research and in particular regard to the tenant's rights of possession. For example, I posit that unsolicited and unlawful entry to the tenured dwelling by the lessor and/or residential property manager are in disregard to the women renters' right to quiet enjoyment in the tenured dwelling and as such are a manifestation of uneven power relations. Furthermore, I have found that the existence of a residential tenancy agreement, whether written or verbal in nature, does not guarantee some of the women quiet enjoyment of the property and thus, privacy. I discuss this issue in Chapter 8 and present some of the women's experiences of 'home' with regard to quiet enjoyment, the maintenance of territorial boundaries and thus appropriation of the tenured dwelling.

Beyond privacy, the women want to negotiate matters pertaining to length of tenure, rent

increase (amount and frequency), entry to property and repairs; as these conditions and characteristics of their housing impact on the quality of their dwelling experiences. The women want to have their housing needs considered as part of the lessor's decision-making and at a minimum be afforded the opportunity of an audience with the person who possess the decision-making power.

'The social relational aspects of dwelling in the private rental sector', is a visual depiction of the positions of tenant, lessor and/or residential property manager in relation to the tenured dwelling.

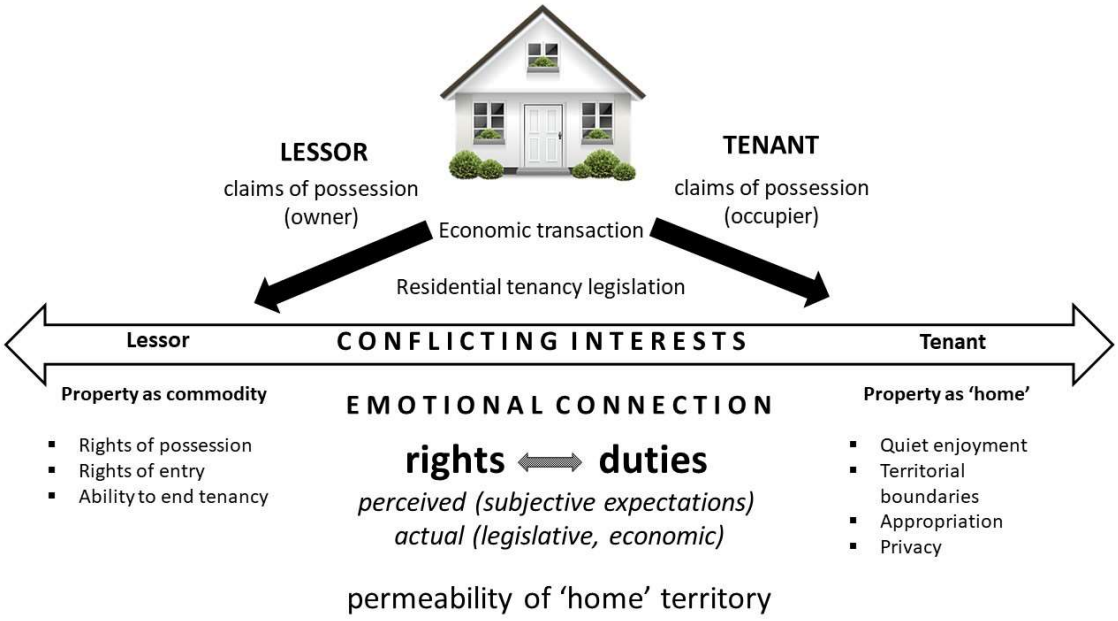

Figure 2: The social relational aspects of dwelling in the private rental sector

The degree of influence the women bring to negotiations that affect their housing circumstances, is indicative of their position in the lessor – tenant – residential property manager relationship and the level of power they possess. The women aspire for recognition that embraces their position in the Australian housing system as legitimate consumers of housing, which is not afforded to them in the context of a culture that privileges private property ownership. Furthermore, as legitimate consumers of housing, the women want to be treated with respect in acknowledgement of their stewardship of the tenured dwelling.

In Part III of this thesis I provide an illustrative account of the women's experiences of living in the private rental sector long-term. I adopt the following conventions to the presentation of the data, namely:

- Where I omit information from the transcript to protect the anonymity of research participants, for example: “I went to (*name of the real estate agent*) and filled out a request for repairs form”;
- Where I insert words to provide the audience with clarity, for example: “Yeah, it (*property*) is in a really great spot”;
- Where I include a pause, for example: “I didn’t know what to (*pause*) well, I wasn’t sure what to do really”;
- Where I include an explanatory statement to illustrate the tone of the speaker, for example: “It was ridiculous! (*Said with passion*); and
- Where I do not include the full sentence (as it appears in the transcript) in the quote, for example: “[…] that’s what’s been on my mind having signed the lease you know umm”.

The proceeding chapter provides a description of the sample of women renters, which is presented as a series of vignettes. The vignettes include an account of the women’s housing pathways, as expressed by them during the interview conversation.

Chapter 5: Women renters

The aim of this chapter is to make apparent the subtle nuances of the women's housing pathways and to explore where there exists similarity and difference across the sample. It is my concern to highlight the experiences of women renters in regard to their achievement of housing security, namely; how different factors inform their position in the 'field' and how they negotiate the constraints and possibilities of renting and being a long-term renter.

The following series of vignettes describe the woman's unique housing pathway as shared by them during the interview conversation. During the interview, the women were asked to 'look forward' in contemplation of their housing futures and reflect upon the particulars of their housing pathways. The three categories – 'secure and settled'; 'fluctuating and vulnerable'; 'fragile and anxious' - reflect how the women described their housing circumstances at the time of the interview conversation and represent the ongoing negotiation of their position in the 'field'. Housing is closely intertwined with everyday life therefore personal accounts of pivotal events (life shocks) also feature (Sharam 2015; Sharam, Ralston & Parkinson 2016; Wiesel 2014). The effects of life shocks to shaping housing pathways, is strikingly evident in some of the women's narratives; as is the case with domestic violence (Meth 2012).

These descriptive texts include observations taken from field notes recorded during the data collection phase and they aim to provide a sketch of each woman who contributed to the research (Spalding & Phillips 2007). The vignettes provide context and are unique to each woman's individual housing narrative (Morris 2015, p. 133–135). Complimentary to the vignettes, is an outline of demographic information pertaining to each woman. 'Women renter demographics' (Appendix 9, pp. 247 - 248), includes but is not limited to, details of age, income, level of education and rent amount paid. In addition to demographic information 'Women renter life shocks', (Appendix 8, pp. 243 - 248), outlines key life events as shared by the women and included in the discussion in Chapter 9.

Secure and settled (Bec, Patricia, Sofia, Rachael, Felicity, Kitty, Veronica, Amelia)

The notion of 'secure and settled' can be expressed as a sense that the woman renter is able to access permanency, which is experienced through tenure stability. Tenure type plays a pivotal role in providing housing security for some of the women. The women whose residential tenancy agreements are with community housing providers perceive their future

housing pathways as stable. The (perceived) guarantee of long-term tenure and rent that is capped at 25 per cent of their household income fortifies their position. For example, while Rachael, Veronica and Amelia have experienced historical housing instability, at the time of their interviews, they were enjoying secure tenancy in community housing properties. Felicity and her husband are public housing tenants and have lived in the same property for 14 years. Felicity is one of two women who was married at the time of her participation in the research.

When the woman's ability to negotiate aspects of tenure length and rent amount is robust, housing circumstances are considered 'secure and settled'. This capacity represents control and autonomy, which fosters a sense of psychological ease regarding one's housing. A key aspect for successful negotiation is the ability to establish avenues for communication with the lessor that allow discussions about lease renewal and the woman's desire and intention to stay long-term in the tenured dwelling. This position is held by Bec, Patricia, Sofia, as well as Kitty who also enjoys the benefit of economic capital (dual pensions). These women have remained in the same housing long-term and attribute this capacity to influence (affect 'home') their housing circumstances to a mutually beneficial relationship with the lessor that is based upon trust and respect.

Informal support provided through family and friendship networks contribute to 'secure and settled' housing (Morris, Hulse & Pawson 2017). The benefit of strong family ties and subsequent gifts of food and money are evident for Rachael and Sofia's experiences of living in the private rental sector. Similarly, Bec knows that she can call upon the help of friends during times of need. Informal support is a form of social capital these women can utilise in the 'field'. For some of the women, housing security is not solely dependent upon economic capital and at the time of the interviews, Bec, Anastasia, Vicki and Denise were in receipt of either part-time or full-time wage compared to the remaining women who were recipients of social support payments (either Newstart, Disability Support Pension or Age Pension). Anastasia, Vicki and Denise's sense of housing security is described as 'fluctuating and vulnerable' (see below) as factors aside from household income shape their sense of housing security. Denise's key concern is a retirement with little to no superannuation savings (a dominant theme shared by the women). Whilst Anastasia and Vicki occupy a strong position in the lessor/tenant relationship, they are unsettled by the uncertainty of an ageing lessor and potential sale of the property, which would bring an end to their tenure.

Bec

Walking towards the front door landing of Bec's house, I passed a flowering gum and my senses were overloaded with the heady aromas of the orange blossom bush. I noticed that the garden is overgrown and I am reminded of a comment someone made to me a long time ago about being able to tell the rentals on the street by the state of the gardens. Bec greeted me at the front door landing and we shook hands. I suggested that I take off my shoes before entering the house and she insisted that there was no need as the shoes at the front door are the ones she wears on her regular visits to the beach.

We sat in the lounge room and I was offered a cup of tea or coffee. The house is immaculate. The mantel piece, walls and surrounds were filled with photographs, artwork and Bec's favourite guitar. The room felt lived-in. I admired several philosophy books that were placed on the coffee table before us and I couldn't help but think that this was done for my benefit. I noticed a cat moving in my peripheral vision. I am surprised and pleased that Bec can have a pet in a rental property.

Home is a "refuge" for Bec, where privacy is highly valued. Bec needs her home to be a space where she can be herself, free from intrusion. Bec likes to return home "after a hard day at work", "lie around on the couch" and relax in front of the television. Bec's home is also a place of "industry". Bec has created an art studio in the garage where she teaches painting. Bec moved into the house "over eight years ago" under difficult circumstances and with her two young teenage daughters. They agreed that the house had a "good vibe about it" and Bec described that the "house feels like home"; the back deck is their favourite space for socialising.

The neighbourhood where Bec rents is familiar to her and she feels a strong connection to the area having grown up just down the road. This familiarity is comforting to Bec and contributes to her overall sense of place and belonging. Bec thinks it's positive that her neighbours are students as new faces are regularly coming and going from the house.

After four years of leases with the real estate agent, Bec negotiated a verbal agreement with the lessor. Since that time, he has self-managed the property in lieu of engaging a residential property manager. Bec describes her relationship with the lessor to be very good. They have agreed to give one month's notice should either need to end the tenancy agreement. Bec

linked her situation to “good luck” and argued that security, as a state-of-being, can and should be fostered elsewhere through connections to family and friends, creative expression and a sense of self.

In the past, the annual re-signing of the tenancy agreement made Bec feel uncertain of her housing security. Quarterly inspections, which she described as having limited control over, made Bec feel like a “second-class citizen”. Bec discovered that the residential property manager was taking photographs of the interior of the house as part of the quarterly inspection. The ‘gaze’ of the residential property manager felt like an invasion of her privacy. Bec asked me if it was necessary to be monitored as though she was not a trusted steward of the property.

As part of her housing history, Bec spoke of one of the four houses she has owned. This particular house had to be sold because of her husband’s gambling. Bec mourned this loss, as it reminded her of what could have been. Bec felt emotionally battered and vulnerable after her divorce and she has continued to service debt leftover from the marriage. She described her current financial situation as “hair raising”.

Bec was currently working in paid employment and hoped to stay on in the house up until her retirement. Bec laughed nervously when she talked about her somewhat uncertain housing future, as she recognised the stability of her housing was dependent upon the lessor. Upon reflection Bec expressed that home, whether owned, mortgaged or rented, is not where a sense of security is found.

Patricia

Patricia has enjoyed a long-term tenure at her current residential address. Location is very important to her and the small, one-bedroom flat that Patricia rents is within walking distance of public transport. When Patricia first moved to the leafy suburb, her family were just around the corner. Preferring to live in Tasmania, Patricia found the private rental market in Canberra expensive and living stressful. Patricia was forced to move several times due to the lack of affordable properties for rent.

Whilst Patricia described the relationship with her current lessor as based on trust, she recounted a recent event that has made her feel disappointed. Patricia explained that the lessor offers an annual 12-month lease renewal, which usually included a rent increase of five

dollars. One time, Patricia received a somewhat unexpected rent increase of fifteen dollars. Elaborating, she explained that the lessor does not maintain items in the flat such as the carpet but is willingly to carry out repair jobs on leaking taps. Patricia attributed the high rent increase to the broken oven, which had been replaced by the lessor. Recently, the toilet overflowed and has not been working properly. Patricia was hesitant to seek help from the lessor for repairs to the toilet, as she fears this will result in the same outcome; an unaffordable rent increase.

Previously working as an office assistant in the public service, Patricia has retired. Patricia is a recipient of the Disability Support Pension and is paid the maximum amount of Commonwealth Rent Assistance, which helps her make ends meet. Patricia describes renting and paying rent as "dead money" but acknowledged that home ownership was unachievable. Patricia explained, "I was never a high-income earner anyway […] you need to go to uni and get into a good job to begin with". She felt that the insurances and ongoing maintenance associated with owning a home would be financially unsustainable for a single-person household. Patricia explained that for the first time during her renting history, she has spent time and money making the flat feel like 'home'. Patricia has installed new blinds and beautified her surroundings with various home-making inclusions. She feels that this is a result of her age and sense that she feels secure in this tenure.

During the closing minutes of the interview as our conversation turns to the demographic questions of age and income, Patricia explained how a life shock impacted her chance for home ownership. Patricia had been drawn into a dispute with her brother over her late Mother's will. Patricia's brother challenged her right to receiving an inheritance from their Mother's estate and in doing so denied Patricia co-ownership of the family home. Patricia explained that she would have been satisfied with simply having her name on the title for the property and to continue renting. Patricia imagined that her late mother's property would prove to be a good retirement nest egg. Patricia's brother, winning the legal dispute, could not afford to keep the house and eventually sold the property. Patricia felt that the one opportunity to secure her housing future was no longer available.

Sofia

Sofia is personable, warm and animated. She was quick to invite me into her home, make me a cup of tea and an offer of baked cookies. We sat together at the kitchen table and the first

thing I noticed is that her house is comfortably cluttered with photographs, books and ornaments; a sense of being lived-in. Cooking aromas lingered in her house, which contributed to the homeliness and warmth of her place. As Sofia made a cup of tea she talked and quoted Karl Marx (whose portrait featured on the kitchen wall) when referring to religion being the opiate of the people. We settle into our conversation and negotiated the ethics documents. I sensed that the interview would be long and felt pleased that I was chatting with Sofia. My temperament was buoyed by her enthusiasm.

In the late 1980's, Sofia and her husband Sebastian paid 17 per cent interest for the mortgage on their first home (purchased through Housing Commission). The couple had already separated when Sebastian died from a heart attack. They never divorced therefore Sofia assumed responsibility for the housing debt, including the debt accrued from Sebastian's failed business. Sofia did not disclose if she received financial support from her husband to raise their two children but talked about the numerous casual jobs she worked without sick pay, holiday pay or superannuation. The income helped to cover rent and living expenses. During the time Sofia and her daughters lived in Melbourne, they experienced a lot of housing mobility, which she attributes to increasing rents.

Born in Uruguay Sofia spoke of a woman's position in society and the access to paid maternity leave. When complications arose during a pregnancy (after two miscarriages), Sofia was paid 70 per cent of her wage enabling her to take leave from work to convalesce. After arriving in Australia and living in Melbourne at the time, Sofia sought a tubal ligation to prevent any further pregnancies. She was unable to access the procedure until she gained Sebastian's signed consent.

Family represents 'home' for Sofia and the role she plays helping to raise her two granddaughters is of utmost importance. The most important aspect of Sofia's housing is providing a place where her granddaughters can stay. The girls have a room each of their own in the house that Sofia currently rents. Sofia is not concerned about being a long-term renter. But she is happy that her youngest daughter, Clelia, is a home owner as it provides her with a sense of freedom (from unwanted household moves) and therefore security. Sofia reminds her that she can "put a hole in the roof because it's your house, you can do it!" During our conversation, Sofia hinted to her financial precarity and revealed that she is happy to save on food costs by buying cheap cuts of meat, boiling them longer to ensure they are tender. Often

searching for food items on special helps to make her weekly income stretch. Sofia relies upon the generosity of her family and accepts gifts of money and food from her daughter.

“I love my house, it’s my house”, Sofia declared as we took a tour of the comfortable three-bedroom unit. Sofia describes the landlord as unobtrusive, which makes her feel happy with her current housing circumstances. They have a good relationship; he leaves her alone and when things need fixing, he gets the job done. The single requirement made of Sofia, is that her rent is deducted from her Centrelink payments (Age Pension). ‘Home’ extends to her neighbours and the sense of community she shares with the surrounding households. The simple gesture of saying good morning and afternoon to the people on the sidewalk is essential to Sofia’s sense of place. The only challenge to Sofia’s way of life is the lack of public transport, having become accustomed to rail in Melbourne. The frequency of buses in the area where she rents leaves her stuck at times without a cost-effective means of transport. Sofia asserts that the problem with housing in Australia is the tendency for people to own numerous investment properties, often beyond their financial means, which is changing the way in which we think about ‘home’.

Rachael

Rachael responded to the advertisement in The Senior and was quick to tell me that her experience as a long-term renter has been positive. When I arrived at Rachael’s house in the mid-afternoon on a very hot summer’s day, she had the front door open and was sitting in her reading chair. The flat is small and has a back garden that Racheal explained is like having another room. From my chair in the loungeroom, I could see into the bedroom, across to the kitchen and out through the back door to the garden. Rachael acknowledged that it had taken her a year or so to become accustomed to the small living space.

Rachael emphasised that the 1950’s were “not an easy time for women”. Whilst she remembers loving parents and siblings, the pressure to marry was undeniable. Rachael felt that her young adult life lacked freedom and she attributed this to her strict Irish Catholic parents whose religious and cultural values inevitably shaped her upbringing. Rachael described how she learnt to overcome a “fear of lack” inherited from her parents who lived through a depression. Rachael acknowledged that she was mistaken to imagine her first marriage would offer her personal autonomy. Rachael felt that at this time of her life she had “jump[ed] out of the frying pan into the fire”. She wanted to pursue tertiary education and

was told that “you don’t send girls to university they only get married and have babies; what a waste of money”.

Rachael believes that she has learnt a difficult life lesson of allowing herself to grieve and “let go”, trusting that there will always be someone who can help. Rachael explained that she grieved for the loss of the homes she once owned; the memories whilst fond, caused her intense emotional pain. Rachael recounted a time when she would sit at the kitchen window, whilst her young family slept and would watch the city lights in the distance. ‘Home’ gave her a sense of safety and peace, but “everything fell to pieces” when her first marriage dissolved. Rachael described a sense of loss that was intensified by a harsh realisation that the family would be torn apart. The divorce was not equitable. Rachael received a meagre amount of money from the financial settlement, although the property (farm and house) was valued at more than $300, 000 AUD.

Rachael’s children have been her life’s focus and tragically one of her children died in his mid-teens, killed in a car accident. Rachael has a loving bond with her now adult children and she plays an important role in her grandchildren’s lives. Rachael shares a close bond with her only daughter, Simone and the support provided through her family connections provides Rachael with purpose and occasional financial help.

Rachael considers her experiences with renting as successful and described positive relationships with previous landlords who appreciated the good stewardship she demonstrated taking care of the properties she rented. Rachael is an advocate for community housing. She asserted that people should seek out what is available and put their name on the wait list. At the time of our conversation, Rachael was renting a small, one-bedroom flat from a community housing provider and she attributed her ability to live well and experience of housing security to the affordable rent. When I asked Rachael about her future housing, she remarked that she could not imagine herself moving; regardless that she found it difficult to adjust to living in a smaller space. Rachael talked about sunlight and a garden as the most important characteristics she has sought from her housing and she has access to both in her current living circumstances.

Felicity

Felicity emanated happiness. As I learnt of her life of uncertainty, it was impressed upon me

that she had made a purposeful decision not to dwell in the past. It was more than staunch resilience or a disregard for her life of disadvantage; her determined nature reflected a strength of character. We made our way to a meeting room that I booked at Felicity's local LINC (Hobart City Council Library) to conduct the interview. I learnt later in the interview that her husband is very unwell and as such finds it difficult to have visitors. Felicity preferred to meet outside of her home and talk freely about her experiences of being a long-term renter.

Felicity married at 21 years of age to avoid being labelled an "old maid"; as was the culture in the 1950's. Felicity recognised that when she had children, opportunities for employment would not be readily accessible. Stability was important when Felicity's children were younger and she stayed with her husband for 23 years; at that time there was no social support for single mothers. He was an alcoholic. He quarantined the household income giving Felicity ten dollars per week to feed a family of eight. Felicity explained that when she walked away from her first husband and their house, "all I felt was this huge burden had lifted off me".

Felicity has experienced 20 household moves during a period of long-term renting and her shortest tenancy was eight weeks. Felicity described an uneasy "uncertainty at the back of your mind" which she attributed to not knowing if the lessor would want to sell the property she thought of as 'home'. Felicity explained that "you are at the mercy of whoever owns your rented home unless its government housing".

Felicity recalled the standard of some of the properties she has rented, claiming that she has "never minded living in […] what people call a dump". Regardless, she feels that the property should be clean when a new tenant takes a lease and upon moving into one property, she had to scrub a charcoal fish tail (left by the previous tenant) off the grill in the oven. Felicity has ensured when leaving a property that it is "spotless".

When Felicity and her husband moved into the house they rent through a community housing provider, they were very poor; living on potatoes, parsley and onion grass from the make-shift garden. The affordable rent has enabled them to save money and live a simple, but comfortable life. "Peace, love and harmony" represent 'home' for Felicity. Safety and security are important to Felicity and when we talked about the notion of 'home' and what it meant for her, she explained that religion provides the foundations for her peace of mind. Faith in God is Felicity's core sense of security and trust.

Her relationship with her husband also provides a sense of safety and security and she defers to him as their advocate in matters pertaining to their housing. On three occasions he has successfully sought recourse with the community housing provider for changes and maintenance to the property, which they have rented long-term.

Born in New Zealand, Felicity acknowledged that Australia, like New Zealand, share a culture of home ownership. But she has determined that owning a home "never really brings any real peace and harmony". She acknowledged that "some people would look down their nose" at long-term renters, but Felicity is indifferent to the stigma associated with the stereotypes and assumptions attached to renting.

Kitty

I arrived at Kitty's house located in an affluent suburb with water views and admired the manicured and colourful garden located at the entrance of her house. Kitty greeted me at the front door, welcoming me into her home. We conducted the interview in the loungeroom, which was light-filled; the walls adorned with framed paintings and family photographs. A magnificent maiden hair fern a-top her piano takes pride-of-place in the room.

Sun, warmth, garden, neighbourhood and views all represent 'home' for Kitty and she enjoys being surrounded by her "lovely things". Kitty enjoys the fireplace and heat pump; two of her favourite household items as they provide her with warmth and keep her comfortable throughout Tasmania's cooler months. A family heirloom adorns the loungeroom wall and soon becomes the attention of our conversation. It is evident that Kitty has enjoyed long-term tenure in this home and is living in a location from which she gains pleasure. She referred repeatedly to the happiness she feels upon returning home from a day's outing. Kitty enjoys security of tenure, control over the lived-space that is her 'home' and the power to influence her housing; which Kitty is very grateful for and never takes for granted.

Kitty was acutely aware of the instability experienced by households in the private rental sector and has personally enjoyed housing stability having rented the two-bedroom house long-term. Kitty explained that she has forgotten the stress of household moves and would feel very miserable if she had to leave. The satisfaction of possessing the freedom and sense of control to hang a picture wherever she pleases and to make repairs to the property bolsters Kitty's experience of 'home'. The antique piano (I am told by Kitty is very difficult to move)

and full bookcases hint to the stability that Kitty described. She attested to how important it is to feel settled and have the choice to stay on in the place that one calls 'home'.

Receiving dual pensions (Australian and Dutch) Kitty can comfortably afford the fortnightly rent ($400 AUD), which Kitty explained has remained a "constant amount for a very long time". The dual pensions enable Kitty to live a simple but comfortable life, own and maintain a car, which provides her with freedom and a sense of personal autonomy. Kitty's son is the property owner and she is cognisant that her housing circumstances remain stable due to the 'grace' of her son. Kitty forthrightly acknowledged that she has most probably paid her son's mortgage and that she declared, "I can stay here until I'm gone!" Access to affordable, secure and appropriate housing is facilitated through Kitty's family and she is heavily reliant upon the continued guarantee of this social capital.

Born in Holland, it has taken until recently for Kitty to feel less like a stranger in Australia. Kitty described the challenges of having her roots elsewhere and trying to feel settled in a place that was in so many ways, foreign to her. The locational proximity of her now adult children and grandchildren offers Kitty the sense of belonging that she has sought. Kitty explained that renting is a cultural norm in Holland and "totally acceptable". Previously a home owner, Kitty and her then husband lost the house through a failed business. Kitty perceives home owners as "good savers and hard workers", which she believes "tells something about the people themselves". Kitty is quick to tell remind me that "it's not my fault that I'm not a home owner" and described herself as "the tenant from heaven".

Veronica

Veronica greeted me at the front door of her two-bedroom apartment with an energy and enthusiasm that permeated our time together, during which we interrogated her housing experiences. Veronica's larger than life personality and inquisitiveness for my research launched us into a vibrant conversation prior to the formalities of the interview. I felt instantly welcome in her home, offered a tea or coffee and comfortable spot to sit at the busy kitchen table. Veronica took me into her confidence, entrusting to me the details of her life framed by her housing pathways. Veronica described herself as "nomadic" when negotiating her long-term renter status.

Veronica's home is warm and inviting with a pleasing outlook to a well-loved garden; a topic

of conversation and source of pride for Veronica that dominated later banter. The security-gated complex includes a central courtyard with a community garden, which is shared by some of the residents living in the complex. The recently established build of one and two-bedroom apartments is designed to support easy access (free of trip hazards), which suits Veronica as she relies upon a walking stick and seat walker (affectionately called 'my nanna wheels') to aid her mobility. It was apparent that her numerous physical ailments failed to dampen her zealous manner and optimism.

Safety and security are the most important aspects Veronica seeks from her housing and she refers to the place where she currently rents as 'home'. This sense of security is essential for Veronica, as she often feels drained of energy due to her ailing health. Previous home break-ins have made her feel alert and on edge, but in the current place where she is able to live with a sense that she is free from harm. Thus, Veronica enjoys sitting outside during the evening on her private balcony and at times she has been known to leave the sliding glass door unlocked whilst at home during the day. Veronica feels that she possesses the power to control the territorial boundaries of her home and can invite or restrict people access; an autonomy she has not enjoyed in previous tenancies. Veronica spoke of a previous lessor who would enter her flat, without notice, and during a quarterly inspection, sat on her bed whilst he surveyed her bedroom.

Veronica's sense of security and safety is underpinned by the knowledge that she doesn't have to move and she attests that "I can stay put until they shuffle me out in a box!" Veronica's housing circumstances and the benefits of a tenure in community housing are evident as they permeate all aspects of her life. She enjoys hosting season parties, womens' luncheons and her neighbours for morning and afternoon teas.

Veronica's current housing is 'appropriate' because it is suited to her current physical needs and will provide support for her into the future so that she may live in a manner that she desires. Veronica explained that the apartment provides freedom, which she attributed to feeling unrestricted by her living arrangements. Tenure with the community housing organisation feels secure and interactions with the housing manager are always positive and respectful. Veronica can comfortably pay the rent and with the assurance that it will not be more than 25 per cent of her household income. With access to secure and appropriate housing and the stability experienced, Veronica had a sense that there is so much more to

discover about the inner-city neighbourhood where she now lives.

Veronica wasn't allowed to go to university and completed year 10. Marriage was the only escape from an unsafe childhood during which Veronica was denigrated by her father. Marriage proved disappointing. Veronica talks about being "duded" during her divorce settlement; "he got the best lawyer in (place omitted) and I got duded". Veronica raised their children independent of financial support from her husband. As a single-parent she felt her standing in the community suffered and she learnt first-hand the stigma of divorce. Home ownership was equated to respectability, but the cultural marker and subsequent status associated with home ownership was determined by her marital status and thus her connection to a man. Evidence of this situation for Veronica was the fact that the family home was in her husband's name only.

Veronica reflected that some women of her generation had the "confidence bashed out of them" and as a result "their biggest enemy is themselves, because they don't believe in themselves enough". Veronica fervently argued that their "socialisation never allowed them to be independent 'cause you had to be second-rate to your husband". Veronica is often called upon to write correspondence for the women folk in her immediate sphere, who confided in her that they feel they lack rights.

Amelia

The time I spent in Amelia's company, as she shared her housing history, was uplifting and I gained insights into the reflexive manner with which she considered her life experiences. I felt instantly welcomed into her home and after being offered morning tea refreshments, we engaged in a robust two-hour discussion. The recently built apartment complex where Amelia rented, has security access and is centrally located. Living in the inner-city holds great advantages for Amelia. Services and amenities are convenient and public transport accessible, which is important for Amelia as she decided to forgo car ownership to reduce her living expenses. The one-bedroom apartment is well-appointed and feels lived-in with an eclectic selection of furniture, books and colourful vases; of which I learnt later in our conversation are op-shop treasures.

Growing up, Amelia's family moved a lot in pursuit of her father's vocation. Amelia described the sense of impermanence that she experienced in her childhood as "dislocation". Coupled

with the experience of boarding school, this feeling has permeated the manner in which Amelia embodies the home-space. Amelia explained that “there’s always this feeling of being temporary and not to do anything permanent”; such as spending too much money on furniture or becoming too comfortable and settled in a place. The flux that accompanies the sense of impending change has shaped Amelia’s experience of ‘home’.

In her current living arrangements, Amelia enjoys the benefits of affordable rent and secure tenure. She described a sense of autonomy and control over her housing circumstances due to her ability to make cosmetic changes to the property; such as installing curtains. The community housing provider utilises an application process by which Amelia can seek approval to make minor amendments to the one-bedroom apartment in an attempt to personalise the space. Manageable household costs provide Amelia more freedom to pursue social activities outside of the home. The building has a five-star energy rating that helps to keep Amelia’s energy consumption costs low, which is a contributing factor to her sense of financial stability. The previous rental, where Amelia’s electricity bill was $800 AUD for the quarter, had an inefficient heat pump that was coupled with little to no insulation in the property.

The benefits of an equitable divorce provided Amelia with money that she used to boost her superannuation savings. Her superannuation is received in lump-sum payments and has provided her with a buffer to her cashflow. After her divorce settlement was finalised Amelia contemplated buying a property but did not have enough capital to comfortably pay for the costs of ongoing maintenance and day-to-day living expenses. Previously, Amelia felt dismayed for renters that they were too poor to own and upon reflection she described the positive benefits of not being bound to the responsibility and care of a property. Where she feels renting does expose her to disadvantage is linked to her changing health status. Amelia is concerned that her options for future housing that is affordable and adequate (appropriate) for her physical needs will be very limited.

Amelia is worried about an expected inheritance that will be forthcoming from her Mum’s estate. Whilst Amelia currently meets the asset criteria set by the community housing provider, the potential windfall of money may jeopardise her ability to stay on in the apartment. She does not feel that she has control over her future housing circumstances, citing that she would have difficulty finding a place that would suit her physical needs and rent

that she could afford. She is unable to foresee leaving the current rental property but is concerned that this may eventuate. Amelia described having strong ties to her children and their respective families. She does not contemplate housing circumstances that would involve living with her adult children and recognised the limitations to this scenario. Amelia respects the independence that her two children have cultivated and wants to protect her valued independence. Furthermore, Amelia does not want to relocate to be nearer to her son (who lives interstate with his young family) for the purpose of seeking family support. Amelia is concerned that should he move to pursue work opportunities, it would leave her stranded.

Amelia has enjoyed overseas travel that exposed her to alternative ways of living and attitudes towards housing and home ownership. Sharing accommodation through Airbnb and learning about people's housing circumstances in a different cultural context, provided Amelia with an alternative perspective to her own housing needs. Amelia expressed that the desire for privacy and solitary living can lead to isolation and a disconnection from the community, which she felt "sort of cuts you off from being part of something". Whilst Amelia is engaged with several of her neighbours and connected to the broader community, she wondered if her current living arrangements caused isolation. She pondered how long it would take for people, her neighbours or family, to realise she was deceased.

Amelia is in receipt of the Disability Pension and recounted the experience of being assessed for the social support as confronting. The label did not align with her various identities as wife, mother, worker and small business owner. Amelia feels physically secure and safe in the space where she lives and the physical challenges that present as a result of her illness are more manageable because of her home environment. Amelia desires the opportunity to contribute to and belong to a community but feels that her physical impairments limit her usefulness.

Fluctuating and vulnerable (Michelle, Anastasia, Edith, Vicki, Denise, Anna)

The women whose housing circumstances are 'fluctuating and vulnerable' share a sense of insecurity regarding their ability to stay on in the tenured dwelling. Central to these narratives is a lack of access to affordable housing with tenure that is secure; currently in the private rental market or to meet future housing needs.

The factors contributing to housing instability for Vicki and Michelle are beyond their sphere of control. These women are concerned by a potential and unwanted change to their current

housing circumstances with an ageing lessor bringing the risk of the sale of the property. Michelle knows that she will not be able to stay when the house where she rents a small, self-contained understorey flat will be sold as part of the lessor's estate when she is deceased. Living on the Newstart Allowance, Michelle feels powerless to secure her housing future so in the hope of improving her prospects she has applied for public housing and is on a wait list.

Vicki, who has enjoyed long-term tenure, was recently advised that the lessor's wife intends to take possession of the property when her husband is deceased. Vicki has developed and maintained a good relationship with him and has enjoyed the ability to negotiate aspects of her tenure. Similarly, Anastasia is worried about the lessor selling and knows that she is lucky to be paying below market rent; a circumstance that she knows is not the norm and based upon good will due to their long-term relationship. The concerns raised by these women dominate their housing narratives, which are imbued with a history of uncertainty.

The chief concern for Edith is a lack of affordability in the private rental sector. At the time of the interview, Edith's fortnightly rent was more than 50 per cent of her income (e.g. rent $620 AUD/income $918.66 AUD). The sense of housing insecurity that Edith experiences has been shaped by the instability associated with 100 household moves. Michelle and Denise are concerned about financial security and envisaged this as retirement into poverty due to minimal superannuation savings with sole reliance upon the Age Pension. They know that their reduced income will limit choice and their competitiveness in the private rental sector when seeking housing circumstances that they desire and consider appropriate to meeting their needs

Anna rents in a shared household and lives with her son and grandson and her housing security is contingent upon these circumstances continuing unchanged. Anna reiterated that she makes a point of not dwelling on the anxiety associated with her housing. A recent disagreement with the residential property manager over the cleanliness of the oven and stovetop rangehood, has seen Anna reliant upon her son to negotiate aspects of the tenancy as a proxy advocate.

Michelle

I drove down another leafy street to arrive at Michelle's address. The flat is located in an impressive inner-city suburb. The garden, situated at the front of the house was colourful and

alive with life. I noticed a numbered sign on the gate and a concrete pathway running along the left-hand side of the house, which led to Michelle's front door. Michelle's flat is situated under the main house and has been purpose built to accommodate the small one-bedroom (self-contained) flat.

A small dog greeted me at the front door and barked incessantly. I learn later that this is Max, the owner's dog. The owner occupies the main house and tends to the front garden. Michelle told me that Max is usually contained to the front yard but often greeted visitors in his excited and somewhat exuberant, yet well-meaning manner. I discerned from Michelle's comments about Max that she was annoyed by the dog's constant presence.

When I first entered Michelle's home through the kitchen to a compact lounge room, I was greeted by cool, still air that seemed colder than the temperature outside. I wondered if Michelle had trouble with mould and if her heating bill was costly. Michelle had classical music playing on the stereo. Photographs of family adorned the lounge room table tops and walls. Michelle's flat had a feeling of being well-lived in and I get a sense that she has been very clever in the layout of her furniture and personal belongings. Whilst the flat is small, it didn't appear crowded.

It is very important to Michelle that her children and grandchildren can visit and stay in her home. And for this purpose, she skilfully transforms the small lounge room into an additional bedroom. Michelle shared personally cherished memories of her childhood, growing up surrounded by family and extended family. The house that her mother and father shared with her paternal grandparents had two kitchens and the house was often beautifully scented by the aroma of freshly-baked food. Michelle described it as a happy house that was filled with laugher and music.

Michelle has raised three children of her own and she continues to provide financial assistance and support to them in the form of small loans. I would describe Michelle as a proud, self-sufficient woman whose family is very important to her. Michelle wishes she could have provided the same secure housing for her children that she experienced as a child. But she recognises that a dysfunctional marriage set those aspirations asunder, and as such she described feeling a strong sense of failure. Married life was a disappointment for Michelle, as the family moved at regular intervals and were never able to put down roots. Michelle takes afternoon walks around her neighbourhood and admiring the houses she feels envy,

imagining the families that live happy lives, whilst she longs for the security and belonging that she felt when she was a child.

During the interview, Michelle kept her mobile phone within sight, as she expected a call from work colleagues at the organisation where she volunteers. Michelle talked about supplementing her income from a small inheritance she received when her mother passed away. Michelle described her financial situation as "sort of surviving", as these meagre savings were being whittled away with life's daily expenses. Michelle resigned from a well-paid, full-time position to provide care for her ailing mother and when she attempted to re-enter the workforce, experienced the prejudice of ageism. Since this time, she has remained unemployed and in receipt of the income support payment.

At the time of our conversation, Michelle was on the eve of her birthday and she explained how age is contributing to the anxiety she feels regarding her insecure housing circumstances. Michelle never thought that she would end up in her situation - a recipient of the Newstart Allowance (Federal Government social security of $501 per fortnight for a single person), paying $150 per week in rent (this amount is subsidised by Commonwealth Rent Assistance), with limited savings, limited superannuation and no assets. Michelle is on a waiting list for public housing but knows how difficult it is to access and she is concerned about where the property will be located, if she is lucky enough to get a place.

Anastasia

It was Anastasia's preference to meet at the uni campus and I booked a quiet tutorial room in which to have our conversation. Anastasia arrived from work full of energy and good humour. Our conversation was lively; peppered with laughter. But it often evolved to personal accounts of hardship that punctuated the junctions in Anastasia's housing pathway. Her life has been a series of nomadic experiences that have accumulated over time to create a history that she archives by way of residential addresses. Anastasia was vibrant and I wondered how her personality was reflected in her home.

'Home' for Anastasia extends beyond the house where she dwells - "it is Hobart as well". 'Home' is not about a feeling for Anastasia, it is about being able to choose a place to rent that suit her needs. But Anastasia has feared making life permanent as a long-term renter and growing a garden symbolises permanency. Therefore, Anastasia chooses not to grow or tend

a garden and “adopt” anything too permanent so as not to “jinx” herself. She thinks that these behaviours will bring upon a household move. Anastasia described herself as “semi-superstitious” and she believes that as a long-term renter the unwanted upheaval of a household move is inevitable.

Anastasia celebrated her birthday a day prior to the interview. Anastasia explained that her age has proven to be a critical factor contributing to her desire to feel settled and secure about her future housing circumstances. Anastasia noted that she “would love to be calling a house my home”. She has saved a deposit to purchase a house three times in the past and upon each occasion has not been able to enter the housing market; she always felt it was just out of her reach. Anastasia has witnessed Hobart property prices steadily increase over the years – the 70’s, 80’s and early 2000’s. Instead, Anastasia invested her savings travelling extensively.

Retirement is looming and as a result Anastasia’s income will be considerably reduced as a future recipient of the Age Pension. When Anastasia talked about her superannuation savings, she commented that “it’s not a lifelong pension type super it’s just a little bit, like most women”. Anastasia spoke of “tak[ing] responsibility for me”; trying to plan. But as she explained, “it’s difficult knowing how long you are going to live”.

Regardless of having a good relationship with the lessor and living in the house for the past ten years Anastasia continues to feel transient. Anastasia perceives herself as a burden upon the lessor and acknowledged that she pays below market rent ($170 per week) for the “little old convict place”. Furthermore, the terrace house is rapidly becoming difficult to navigate due to the “almost vertical” front-door stairs. In the past, domestic violence has forced Anastasia to flee her home and raising a child as a single parent had its challenges for Anastasia. She spoke often during our conversation about the importance of choice and described the terrible feeling of having to discard memories when forced to move to a new house. Anastasia hates the language ‘affordable housing’ and argued that very few people (she knows of no-one) can afford to buy a house. She doesn’t like the idea of the risk associated with a mortgage and has never believed that people should borrow so much money.

When I ask Anastasia about her housing future, she responded with an uneasy humour. Anastasia described living in Saint David’s park, a popular inner-city public space located in the centre of Hobart. Anastasia explained that she has chosen a case with wheels that “could

wheel around easily or stick […] under a bush". During her daily walks, she makes assessments of the liveability of her outdoor surroundings deciding where and how she could sleep rough. She described her feelings of insecurity as "bizarre" and reassured me that her thoughts are unjustified as her current employment pays well.

Edith

Edith telephoned me in response to the ad in The Senior. Her voice came across the phone with the same energy and exuberance that I encountered when we first meet in person. I arrived at her address and parked in the driveway as she suggested I should do when we first spoke. The property that she rents is on the water. Edith greeted me as I drove up and introduced me to her landlord, Katrina, who was in the garden pretending (according to Edith) to water her plants. It was 3pm on a summer's day and a warm afternoon, so the location seemed idyllic. We entered her flat by way of a ramp, through the laundry and into the kitchen. The view from the lounge room, where we conducted the interview, was spectacular. Edith offers me the best seat in the house and provided me with a cold Tassie cider to enjoy as we chatted.

Edith's home was immaculate and comfortably lived-in. Edith explained that the most important aspect of a rental property is its view. She has invested a lot of time and resources into searching for homes that satisfy her desire for a view and is happy to pay more to live somewhere that has a view. From my vantage point, I could see across the River Derwent, peppered with sailing boats and up onto the Mountain (Mount Wellington) in the far distance.

Edith has been renting for 40 years and moved 100 times. Edith's excessive housing mobility represents a lifetime of upheaval and she explained "there hasn't been hardly anywhere where I've had a choice" to stay on in the property. Edith desires housing security and explained that "I would just like to stay a bit longer in a place that I like that I am happy with and not have to go because the person is selling it or the agent wants to re-let it to someone else". Edith will not continue renting a property when it is for sale, as she has found the process and in particular open house inspections, to be extremely disruptive to her enjoyment and experience of 'home'.

Edith likes to create 'home' by personalising the space with artwork and described herself as house proud. She considers the properties that she has rented as though they were her own.

She thoroughly enjoys living in this upstairs flat, as it provides her with two favoured characteristics, a view and sunshine. When undergoing the application process, Edith enquired of the real estate agent as to the whereabouts of the lessor, only to discover after signing the tenancy agreement that the lessor lives in the downstairs flat. During the initial months of her tenure, Edith had to manage the lessor's daily intrusions so that she could enjoy the longed-for privacy of her home.

Edith was keenly aware that housing in the private rental sector was becoming increasingly unaffordable and finding a suitable property for rent can be challenging. Edith explained that single women on a pension are often overlooked, as it is difficult to compete with a dual-income household when making a rental application. With this knowledge, Edith was hoping to secure her current tenure by negotiating with the lessor to pay 12 months of rent in advance. Whilst she was yet to have a conversation with the lessor, Edith hoped the outcome of her negotiations would result in security (albeit short-term) regarding her current housing circumstances.

Edith's family attributed her non-homeowner status to problematic life choices; bad investments and unstable relationships. Edith's feels shame as a result of the comments her children make regarding her housing circumstances and she feels that their judgement is condescending. Edith has first-hand experience of the stigma that is associated with renting in Australia and she was astounded that her children are a source of this stigma. Edith asserted that her children disregard the various ways she has provided support for them and the ongoing (free) childcare she continued to provide for her grandchildren.

Edith ascribed her diminished savings to a work history dominated by short-term contracts that has resulted in limited superannuation savings and no holiday pay or sick pay. Additionally, Edith's divorce settlement monies were spent raising four children, as her ex-husband did not pay child support. Edith described several of her past relationships as "bumpy rides" due to domestic violence. Most recently, Edith found it difficult to safeguard her peace of mind and ensure her personal safety as she explained it was "hard to find somewhere where this person couldn't find me". The experience of domestic violence has left Edith powerless to change her housing circumstances all but to flee for safety. 'Home' is lost in these moments of upheaval and turmoil. Edith highly esteems her independence regardless that her housing costs have been unaffordable for the most part of her renting history.

Vicki

I learn during the latter part of our interview conversation that the house next to Vicki's is also a rental but sorely unkempt. Vicki is proud of the high standards to which she keeps the house that she rents and coupled with a long-term tenure, she has enjoyed a sense of continuity that she believes has enriched and benefited the lives of her two sons.

Vicki has held a permanent contract since 2007, working as a public servant and over the past few years has experienced less financial strain. Compared to a period when Vicki raised her sons as a single-parent. Vicki elaborated that she "didn't have anything or anyone to fall back on if I didn't pay my rent. I didn't have anywhere else to go". An unpaid child support debt of $20, 000 was never forthcoming from Vicki's ex-husband and during their marriage, he spent his wage gambling, smoking and drinking. Vicki explained that her ex-husband referred to child support payments as "bitch support" payments. Vicki described raising their family as a struggle, financial and emotional, but she was grateful that she persevered regardless of the difficult situation.

Vicki made a determined decision to work part-time and raise her two children. She described wanting to provide her children with stability and a sense of constancy in their formative years, especially as the marriage failed. The youngest child (7 at the time) appears to have weathered the situation well and was apparently not concerned, whilst the older child also a boy, was impacted by the divorce and continues to attempt a relationship with his father. Vicki maintains that her decision to work part-time and raise her children was sound as they have been provided with the upbringing that they needed. Vicki explained that "lots of my friends say what a good job I did with them (her sons) […] there was a cost to it and the cost was I'll never own my own home".

Vicki has rented the four-bedroom house in the leafy, inner-city suburb where she has lived. The permanency and stability that this long-term tenure has afforded Vicki, is the main reason that she identifies with this place as home – "it's just the permanency of it, it is the fact that I've been here for so long that sometimes I have to stop and think, this is actually not my home". The house embodies an historical record for Vicki and her two sons, who were raised there. Vicki described her sense of housing security as "knowing I've got a roof over my head".

Vicki wanted to provide her sons with stability and over the years, she has been able to

negotiate with the lessor for affordable rent increases. Vicki attributes their success in securing long-term, affordable tenure in the house, to the good relationship that she maintains with the lessor. Whilst Vicki acknowledged that she is paying below-market rent for the house, she explained that the "maintenance has dropped off in recent years". Unfortunately Vicki's somewhat secure housing circumstances were at jeopardy with the recent news that the lessor's wife intends to move back into the house when her husband is deceased and therefore bring an end to Vicki's tenure. Since this information has come to light, Vicki has felt the pressure of uncertainty, which has started to erode her sense of housing security.

During her tenancy, Vicki has replaced the curtains and blinds in the house as they disintegrated, replaced the stove when it stopped working, the washing machine and the fridge (which were all in the property when Vicki moved into the house). Vicki believes that if she asks for carpets to be replaced or walls professionally painted, her rent will increase dramatically. Vicki expressed her frustration at not being able to improve the property when she felt it necessary and argued that residential tenancy laws need to be improved regarding minimum standards.

Vicki has never signed a residential tenancy agreement with the lessor, can have pets and describes herself as the "ideal tenant", as she looks after the house as though it were her own. Vicki asserted that she does not feel shame about renting yet explained that "it's a bit embarrassing" and explained that she finds herself being apologetic for her renter status.

Denise

I met Denise at her workplace and the formality of the environment shaped our interview conversation. The freedom of the discussion was apparent by the ease that was shared during our conversation, but time felt constrained by an unspoken agreement that the interview needed to be short and succinct.

Denise, a long-term renter of 14 years, has successfully negotiated satisfactory housing outcomes and considers that a tenancy agreement is a two-way street. She feels that both parties should be able to expect that the other will uphold their responsibilities. Self-described as a "good tenant", Denise does the right thing by reliably paying the rent on time and keeping the property in good order. Denise believes that in return, the owner should avoid increasing

the rent unnecessarily and provide her with suitable notice of any changes to the tenancy agreement. Denise does not think regular rent increases are fair and quarterly inspections intrusive and unnecessary. Preferring to sign a tenancy agreement with the lessor directly, Denise feels that she can build a relationship based on mutual trust and respect, which can positively influence her renting experience. Denise explained that long-term tenure has enabled her to cultivate a sense that she is invested in and part of the local community.

Denise shared her anxiety about the financial constraints of the Age Pension and the limitations of her meagre superannuation savings. Denise was 60 years of age at the time of the interview and working full-time. Denise explained that retirement would change her housing circumstances; she will not be able to afford the property she is currently renting. Denise really enjoys the space, garden and the privacy that the 'home' has provided her over the previous eight months. Peace, safety and security are very important aspects of 'home'.

I asked Denise if she considered marriage to secure her housing future and she agreed that the thought had crossed her mind. Denise would not want to risk her independence and commented, "I don't want to wipe someone's bum". Denise asserted that traditionally, marriage is understood as a means for women to access home ownership and financial security. She fantasies that her eldest daughter will buy her a house, or at least provide the deposit, as buying is no longer an option for Denise due to an inflated property market coupled with an impending retirement. At the time of our conversation, Denise was hoping that the cost of rent in Hobart would come down.

Denise invests her time, skills and money in the beautification of the property through the restoration and improvement of the gardens. This value adding behaviour rejects the stereotype that tenants are a risk and forms part of her renter identity, which she has enacted as part of her strategy when negotiating aspects of tenancy agreements. Denise negotiates being a long-term renter by highlighting that she is an asset to the neighbourhood and the lessor, as her actions have improved the rental investment whilst beautifying the street. Neighbours have praised her for the gardens that she grows in appreciation and recognition of her hard work and commitment to keeping the rental property in good order. Previously a home owner, a failed business resulted in the loss of the mortgaged home and throughout our conversation, Denise advocated that she is a decent person whose worth should not be judged based upon her non-home owning status. This discussion is couched in her experience

that she finds real estate agents “a bit condescending, a bit patronising” and thinks that “they look down their nose at you”.

Anna

Anna and I met at a café local to Anna’s neighbourhood and shared morning tea. Home for Anna represents a feeling and a sense to which she could not easily ascribe words. Anna lives in a share house with her son, Mark and grandson. They dwell at separate ends of the house and live independently of one another. Anna described how she enjoyed the closeness but freedom and privacy that the family have negotiated through the way in which they use the space.

Anna talked about a tension between the lessor, the real estate agent and the household as to the cleanliness of the range hood and oven that were critiqued by the real estate agent during a recent quarterly inspection. Ann explained that “I saw red for just a moment”; when she was told by the residential property manager that the oven was not clean enough. This point of contention appeared to mask an underlying issue with the tenancy agreement that Anna was not forthcoming to disclose during our conversation.

Anna appeared to keep abreast of the discussions her son was having with the owner of the real estate agency and if possible, encouraged him to approach the lessor directly. Anna relied upon Mark’s influence to change the situation and at the time of the interview, Mark had been negotiating with the lessor to arrange a different real estate agent to manage the property. Anna explained that she has had several unsatisfactory experiences renting through various real estate agencies. Anna explained that she has always felt that residential property managers perceive renters as a risk; “renters are out to get them”.

Anna is reluctant to reflect upon negative housing experiences and has actively chosen to allay feelings of anxiety associated with her housing circumstances in an attempt not to dwell on her emotions. She has sought to interrogate her feelings to better understand what sits behind the sense of insecurity and uncertainty. She asserts that a fear of being homeless accounts for her moments of anxiety. Anna acknowledged that renters are perceived as second-class citizens and rejects the stigma by defining her identity with the important role renters play in the housing system.

Anna shared with a group of women living in a housing co-operative for 10 years and felt

“secure and safe in that environment, physically and emotionally”. Anna acknowledged that with this model of housing and way of living comes a required commitment to the community of people with whom you share the home-space. Anna explained that she learnt a lot about human nature and herself as part of the experience. Anna described her housing as having functioned well during this time. Anna decided to end her time at the housing co-operative due to her concerns over dysfunctional management arrangements. Anna felt that the lack of policies overseeing the management were cause for concern. When Anna bought to mind her experience, she revealed the emotional upheaval she was feeling as she recalled the memories.

Anna’s previous home owner status was dependent upon her husband and their marriage contract. Anna acknowledged that the property they owned together never felt like ‘home’. The marriage ended and Anna chose not to pursue an equitable divorce settlement. She did receive a block of land, which would have been ideal to build on, but she did not have the financial capital or sufficient income from her part-time work to pursue such desires. Anna divulged that she has never felt confident relying upon a relationship to secure her housing and felt that the women of her era were mostly at risk financially being dependent on their husbands. Anna spoke of the power imbalance when one party in the relationship possesses earning capacity, whilst the other assumes an unpaid domestic role. Anna, as with many women of her generation, carried the burden of the societal expectation that she would forgo further education and resign from employment when married and raising children.

When Anna married at 16 years of age, her husband and family discouraged her to continue on with further education. Anna explained that “it was just not part of my psyche to even be anything other than a housewife”. Anna spoke about women of her generation and how when they married they were required to leave their jobs; this was the expectation and the norm. At the time of her marriage, Anna was employed at a bank. When she provided her resignation, the bank manager chided Anna for taking on the position and asked of her: “you must have known you were going to get married, why did you take on this job?’. Eventually Anna pursued part-time work as a teacher’s aide, but it was important that her husband Dennis was perceived as the sole provider for Anna and their two children. Anna recollected that “if it was any different he was frowned upon because of this society”.

Fragile and anxious (Rose, Violet, Meredith, Amanda, Caroline, Stacey)

Housing security for these women feels temporary and at times unattainable. Some of the women described a sense of powerlessness in regard to their ability to influence their housing circumstances and a resignation to homelessness as part of their future housing (Morris 2005, 2013). This uncertain and insecure 'state of dwelling' is a source of psychological distress (Morris 2017). They lack sufficient financial resources (economic capital) that will safeguard against an unexpected household expense; described as 'back-up plans'. In the context of the interview conversations, 'back-up plans' are understood as the knowledge that one can rely upon social capital (networks of family and friends) that are readily available and willing to provide a temporary solution during episodes of housing precarity (Morris, Judd & Kavanagh 2005; Morris, Hulse & Pawson 2017). Social capital also comes into play in the 'field' for some of the women who experience housing that is 'secure and settled' in the form of gifts of money and food; easing the burden on limited household income. This factor was not discussed by the women whose perception of housing security can be considered 'fragile and anxious'.

Social capital, usually perceived as having a positive influence on housing security, was also associated with insecurity. Where access to affordable and appropriate housing was perceived as being contingent upon good will or luck, the durability of this situation was a cause for concern. For example, when the woman's family member (e.g. son; brother-in-law) is the lessor and provides housing in the private rental sector below market rents, this tenure is perceived as unsustainable, subject to change and thus lacks durability that the women aspire to. The women are cognisant that if the family member was removed (deceased/can no longer maintain the asset) from the housing equation, they would not able to afford market rent.

Furthermore, the lack of tenure security brings into sharp focus the importance of stability when the ageing body requires appropriate housing to live well (Clapham, Foye & Christian 2017). These interview conversations centred on the knowledge that choice for affordable housing that is appropriate was limited, leaving these women feeling that they could not be in control of their future housing.

Rose

When I approached Rose's house, I noticed the 'refugees welcome' sign on the fence and the

beautiful rose garden. The garden was immaculate, well cared for and stood out in comparison to her neighbour's garden (another unit in a cluster of four). An older model car was parked in the driveway that had extensive damage to the paint. Rose greeted me warmly shaking my hand as we stood at the front door of her home. Rose's lounge room was filled with art, photos, miss-matched furniture and a beautiful piano with music stand. We chatted about the location and how I had not visited the suburb before. Rose offered a cup of coffee, tea or cold drink and I instantly felt welcome in her home.

We settled at the four-seater kitchen table and I noticed that Rose had prepared a chronological list of places where she has rented. Rose used the list to guide the first part of the interview. It was evident that Rose had invested a considerable amount of energy and time contemplating the interview and what she wanted to share during our conversation. I felt that Rose was an active participant in shaping her contribution to the study.

Rose embarked on a career as a music teacher in her early twenties and when she became seriously ill, Rose could no longer work full-time. At various intervals during the interview, we stopped talking so that Rose could take a moment to rest. The accumulative effect of a long-term illness has made Rose vulnerable not only physically, but also financially, as most of her income is consumed to cover medical expenses. Since Rose was diagnosed with Myalgic Encephalomyelitis (Chronic Fatigue Syndrome) she has received the Disability Pension. Rose described these circumstances as "a sentence […] not a death sentence, but a life sentence [as] I knew I'd have to rent for the rest of my life".

Early in her housing pathway, Rose lived in three different units located in a retirement village. Rose's experiences of renting during this time can be described as horrendous. Each unit Rose rented was demolished to make way for new builds, which were not made available as rental properties. Along with the destruction of these homes, Rose witnessed the gardens she planted and carefully tended, torn apart. Rose talked about the grief and despair she felt due to the loss of these places that she called 'home'. Rose explained that she "felt like bits of my life had been demolished that I didn't matter" and "I'd lost part of myself each time my home was destroyed".

For a time, Rose lived with her sister, brother-in-law and their young family in a self-contained granny flat. Rose helped to raise her niece and nephew, teaching them to read, play the violin and develop an appreciation for music. Rose described this as the happiest, most secure and

settled time of her life; a period of her life when she felt safe.

Rose has experienced considerable housing mobility (22 household moves). The long-term impermanence of Rose's housing circumstances has been an ongoing source of psychological distress, which is compounded by an underpinning sense of powerlessness that permeates her state of dwelling. At the time of our conversation, Rose is settled in a two-bedroom unit, which she rents from her brother-in-law, Mike. Rose explained she pays below market rent. She acknowledged that Mike's generosity is the sole reason why she can rent such a lovely property in the leafy and peaceful suburb. But uncertainty surrounding the permanency of her housing continues to plague Rose. As a 'back-up plan', Rose is on a wait-list for public housing, as she often finds herself wondering, "what if something happens to Mike?" The uncertainty of her future housing with the added necessity for appropriate and affordable housing that best supports the care of serious health concerns, is a source of constant anxiety.

As we said our goodbyes, I admired the myriad of flowers again and commented to Rose that the blooms created layers of colour, which framed her front door coupled with their heady fragrance. As I drove away, I was prompted to reflect that this personal flourish, Rose's garden, is a testament to her resilience and willingness to invest her precious energy and time to 'starting over again', which is part of her ability to skilfully adapt to living somewhere new in defiance of housing precarity.

Violet

Violet and I arranged to conduct the interview over the telephone as she insists it is too far for me to travel to her home. Our conversation was imbued with sadness. Violet wept when she recalled times of loss and the bitterness of the hard times she has faced. Violet talked a lot about choice, the power of having choice and the limitations that a lack of money can place on life outcomes.

Violet aspires to live in a home that is safe and secure. Violet explained that she would like to live in a house that has lots of natural light, beautiful views (perhaps of the water) and a garden where she can relax, enjoy privacy and feel peaceful. Living in the North West of Tasmania, Violet described the choice of affordable and appropriate properties for rent in the area as extremely limited. Violet is unable to realise her dwelling aspirations and feels disadvantaged by the constraints of her limited financial resources. Violet acknowledged that

she is renting at the lower end of the market (Violet currently pays $130 rent per week) and she feels powerless to expect windows that lock, houses that aren't draughty, luxuries like an automatic garage door and neighbours with better social skills. Violet doesn't feel safe and secure in the neighbourhood where she rents and compared her renting experiences with the more favourable status of home ownership. Home ownership for Violet represented greater control and power; control over where you want to live and the power to choose or to change aspects of your housing circumstances.

Violet explained that she has become savvy as a long-term renter and believes that she has been "taken for a mug" in the past. Violet asserted that the impressive photographs that accompany the rental listing on the real estate agent's website, often do not reflect the actual standard of the property. During previous property viewings, Violet has not checked window frames for gaps wide enough to pass a hand through, locks on front and rear doors that close properly and most recently a ceiling that was sagging in the main-bedroom, which she later discovered was a badly leaking roof that needed urgent repair. During the tenancy, Violet could see through the ceiling past the internal structures to the sky. All these issues, made it impossible to efficiently heat the house.

Violet feels subordinate to her current real estate agent, as she has been unable to resolve an ongoing issue with mould and described her interactions with the real estate agent as a "battle". Furthermore, she feels powerless to ask the Tasmanian Tenants' Union to advocate on her behalf regarding the mould issue and feels that she would be "laying herself open for all kinds of trouble".

The premature death of her first husband devastated Violet emotionally; a life shock that proved to be the catalyst for the loss of their home. The life insurance they purchased was never paid due to the company claim against the nature of his illness. Violet described a time when she did not have a financial identity as her first husband arranged all the matters concerning household utilities, mortgage payments and ownership of vehicles. Violet openly shared that she re-married for financial security. Sadly, her husband has become unwell and Violet staunchly remains by his side providing full-time care.

Meredith

Meredith is a larrikin and her energy was contagious; the telephone was not a barrier to our

lively and open conversation. We laughed a lot during our time together as we sifted through her life story, which is closely bound to her housing pathways. Meredith's desire for life appeared to be a considered response to the experience of hardship and upheaval from which she has nurtured a strong and resilient character. Meredith explained because of her experiences she is able to recognise need in others. From her own poverty Meredith extends unsolicited support that is freely given in a spirit of kindness and generosity with no desire for compensation or public recognition. Meredith noted a lack of kindness in society and acknowledged "that everyone has a story of sadness". Meredith thought of herself as lucky having grown up during a period in Australia when everyone was frugal. Meredith explained that she often forgoes particular household items in an aim to 'stretch' her meagre income and make ends meet.

Having recently relocated to Tasmania, Meredith arranged a rental property before leaving Queensland, but she could not find a suitable rental within her price range. Desperate to secure a house Meredith agreed to pay the real estate agent a $300 AUD holding fee to ensure they would stop advertising the property and remove the house from the real estate's 'for rent' listing. The house was not cleaned prior to Meredith taking possession and damage to the property caused by the previous tenant not repaired. Meredith argued that the house would not have passed inspection. Meredith asked that the shower be fixed and two months went by during which she tied the broken shower-head up with a plastic bag each time after using the shower. Meredith was trapped in her bedroom one night, the door handle broken and using her walking stick managed to prise the bedroom door open. The internal walls have sustained damage from a previous tenant and have not been repaired. She wants to raise these problems with the residential property manager, who carried out a recent quarterly inspection of the property but decided not to as she feared being thought of as a "whinging bitch".

Meredith desired to feel a sense of "security" from the home-space and described a sense that: "I don't have to worry every week and feels like my home when I drive up the road towards my front door". Unfortunately, her current lease was under threat as the owners want to sell the property. She discovered this information when negotiating a lease renewal with the residential property manager.

Meredith described feeling "stuck" when unwanted and unplanned household moves have

forced her out of the place she was renting because the owner wanted to sell. On the occasions this has happened, signed tenancy agreements were in place, which Meredith thought would guarantee at least some form of tenure security. Meredith does not feel that she has control over her housing circumstances and acknowledges that her housing could change from day to day. Meredith described herself as a "good tenant" and feels that her faultless rental history (reflected in the excellent referrals she has received) should be acknowledged. Rather than increase the rent with each lease renewal, Meredith argued that the rent should be kept affordable as a reward for her good tenancy. Meredith would like to be respected and feels that as a long-term renter she is thought of as lower class. She argued that real estate agents are working for the benefit of the lessor and do not take into account the tenant's rights.

Meredith has owned three homes and she recounted a time when because of a violent partner, she was forced out of her home: "I made bad choices with men. […] I sort of walked away and said, "have the lot". Because in the end, 'cause it doesn't mean shit if you're in turmoil. […] If you're being abused…ahh, it's just a house". Meredith explained she has grieved for the homes that she once owned, the loss of her independence and elaborated that "you're better off where you are, you're better off from having your rib cage broken".

Meredith was a vocal advocate of tertiary education for women and has successfully completed three Diplomas. She repeatedly stated during our conversation that women should be financially self-sufficient. Meredith has depended upon her "tiny little nest egg" to raise bond money for the new tenancy agreement, whilst the previous tenancy is finalised. She finds this process stressful and wonders how she would have coped if she didn't have these savings. Meredith's brother discussed giving Meredith his share of inheritance from their Mother's estate to enable her to buy a house. This potential financial gain is not perceived by Meredith as a guarantee for her future housing security. She explained that in the absence of income other than the Age Pension, coupled with her limited superannuation savings and lack of other assets, Meredith would not be able to afford the property insurance, rates and water; not to mention the up-keep of the property. As a solution to the housing crisis shared by some of the women of her generation, Meredith advocated for government support for women through the provision of cheaper housing.

Amanda

The uncertain nature of Amanda's housing circumstances have proven to be a source of overwhelming fear and anxiety. The persistent psychological stress that Amanda experiences regarding her housing, acts to compound her feelings of despair as to her future housing security. There are two key aspects of Amanda's housing that are precarious, the amount of rent paid and the lack of tenure security. At the time of our interview, Amanda was planning a house move and she expressed concerns regarding aspects of the new tenure. She is worried that the real estate agent intends to implement six monthly rent increases as part of lease renewals, as these rent increases will place greater strain on Amanda's already limited budget. With an aim to managing her insecurity, Amanda explained that she intends to leave most of her moving boxes packed, pending the offer of the first lease renewal, to determine if she can afford to continue renting the property.

Amanda feels shameful about having to ask for help from Anglicare and the Tasmanian Tenants' Union. Amanda recounts a time when she sought assistance from Housing Tasmania and they offered a unit, at sixty dollars per week rent. Amanda described the derelict condition of the unit and most concerning to Amanda was the damp, wet and mould. Amanda was unable to take the property for rent as she was concerned about how these living conditions might exacerbate the health issues she was experiencing at that time.

Amanda recognised that she can draw a sense of pride, peace and security from her work as a volunteer. Amanda feels valued and legitimate in her role at the organisation and part of this is her ability to create an identity that does not include the details of her long-term renter status. Amanda explained, "I have the respect there of the people, from all areas of life, many of them probably don't know that I rent" […] I do know some people that look down on you if you're renting […] you're seen as poor, you come from the poorer end of town".

Amanda attributed living in the North-West of Tasmania as potentially isolating and as such, she acknowledged older people must try to create a social life, to stay connected and engaged. Amanda finds high rents prohibitive as they restrict her from pursuing the social activities and physical interests that provide her with the opportunities to enhance her overall wellbeing through a sense of belonging and connectedness. Amanda feels that when you arrive at old age you are overlooked, forgotten and disrespected. Amanda spoke of feeling isolated and lonely. Amanda cried as she spoke of a devastating sense that she is alone, without help or

support and she explained; “I think that’s part of older age is the isolation, the loneliness”.

Caroline

When I first spoke to Caroline she described the flat where she lived as “humiliating” and asked if we could chat over the phone. Preferring a telephone interview and her overall reluctance to have visitors other than close friends, was a strategy she used to avoid the shame she felt about the place. Caroline is extremely limited for choice when it comes to affordable housing and pays $280 AUD rent per fortnight; considered cheap for the rural area where she rents. Being greatly restricted by her financial circumstances, she tolerates the appalling standard of the property.

During a recent heavy down pour, rainwater came through the ceiling and seeped down the loungeroom walls. Caroline resorted to using buckets to contain the worst of the inundation. Caroline imparted that the “owners know how bad the place is” and have after several conversations with the residential property manager has talked about replacing the roof. The work is expected to take up to two weeks to complete and during this time Caroline has been told she will not be able to stay on in the flat. When I asked Caroline if the lessor intends to compensate her whilst she is unable to reside at the flat (such as the waiver of rent payments during this time), she explained that she did not think this was an option. Caroline is concerned that if she raises her concerns and argues with the residential property manager that it will cause problems. She decided to acquiesce to the lessor’s requirements as Caroline is fearful of the repercussions. She believed that a rent increase or notice to leave would be inevitable should she assert her rights. The real estate agent with whom Caroline signed the tenancy agreement, is even less helpful.

Living as part of a smaller rural community, Caroline longed for better public transport so that she could enjoy opportunities for creative and social engagements available in the greater Hobart region. Where she currently rents, the buses are infrequent and Caroline described feeling disconnected. But at the time of her interview finding affordable housing in Hobart was beyond Caroline’s reach.

She would like to have more choice and control over her housing circumstances and feels that she has to “create another persona” to be appealing to residential property managers. Caroline argues that single women renters aren’t perceived as desirable tenants compared to

dual-income households, as they lack financial resources when competing for housing in the private rental sector. When I raised the topic of quarterly inspections, Caroline explained the intrusion she experiences and the sense that her way of living is being judged by the residential property manager has caused her unwanted stress and anxiety.

Caroline laughed a lot during our conversation, which masked a nervous and tired tension that Caroline's attributed to overall physical and emotional exhaustion. It was clear that Caroline was just coping. Caroline described her life as "living on tender hooks" and as being part of the "underclass". She feels downtrodden and invisible, which is exacerbated by an overwhelming sense of hopelessness about her housing circumstances. Caroline was bought to tears during several points in the interview and often apologised for her emotional response. I felt privileged to have been taken into her confidence.

Stacey

Stacey's flat is situated on an extensive rural property in southern Tasmania. I announced my arrival by knocking on what appeared to be the front door but later discovered it was a private entrance that leads onto Stacey's bedroom. In moments, I was greeted by Ruby who affectionately mauled me and jumped up insisting I engaged in demonstrations of affection. As Stacey called out from her perch on the couch, I made my way through the narrow hall to the open space of combined kitchen/loungeroom.

The outlook from Stacey's flat was visually appealing and the space provided by the surrounding properties is something that she later tells me is very important to her. Stacey explained that she likes to live somewhere that is private, out of reach and away from the noise of potentially annoying neighbours. It is of utmost importance that the place where Stacey lives is a 'home' where she can keep her companion and friend Ruby.

I was struck by the dismissive anger that Stacey adopted in answer to most of the interview questions. When I asked Stacey why she was interested in participating in the research, she explained that as a representative from Housing Tasmania, she thought I could help her to resolve her future housing issues. Our conversation focused on the instability of Stacey's housing circumstances and how this precarity was the source of relentless anxiety and stress.

Stacey asserted that the one-bedroom cottage was no longer suitable for her and without considerable amendments provided by the lessor (e.g. hand rails, non-slip flooring, walk-in

shower) would not be appropriate for her physical needs. The lessor has been forthcoming with making changes to the bath and shower in an attempt to assist Stacey. Unfortunately the lessor made the amendments himself and had unwittingly created a trip hazard in the bathroom. She wholeheartedly acknowledged his generosity and attempts at rectifying the property and recognised that the lessor did not have an obligation to her.

The enforced seclusion (once a choice) that the rural property provided was becoming a source of exclusion. Stacey was unable to seek out social interactions or the busy life of her local urban centre as she was incapacitated and no longer able to drive her car. This recent failed hip replacement surgery has exacerbated her sense of hopelessness and the expression "I have no bolt hold", provides an insight into her feelings of uncertainty. Understandably, her state of uncertainty creates psychological stress and Stacey attests that "I've got no back-up plan, I've got not family". Stacey longs for somewhere she can stay and feel settled, unpack and use her things and just not have to constantly worry about her future housing. Stacey explained that she has never experienced a sense of home. She mourns for the little cottage that she once owned and for the control and autonomy she possessed as a home owner. Stacey proclaimed; "I could do anything I liked! If I wanted to paint it purple I could! Oh it was home!"

The women desire to live with dignity and to be perceived as legitimate consumers of housing. The women strive for respectful interactions with the lessor and/or residential property manager, which reflects an acknowledgement of the importance of the role they play as long-term renters in the Australian housing system. The women need ready access to a choice of housing that is considered affordable, appropriate, (and) secure and therefore support them to age in place. The proceeding chapter is the first of four findings and discussion chapters that are organised thematically and provide an illustrative account of how older women renters, dwelling in the private rental sector, achieve housing security and experience 'home'.

Chapter 6: Achieving housing security and experiencing 'home' in the private rental sector

"Take a deep breath, relax, you're home now" (Amelia, aged 66).

The women described three housing-related needs as integral to their positive dwelling experiences that I categorised as: affordable, appropriate, (and) secure. These themes are discussed across three sections in this chapter. I conclude with a reflection upon the importance of affordable, appropriate, (and) secure housing and the relationship to a sense of housing security. In this chapter I address research questions one and two.

Section One: Negotiating 'affordable'

In the proceeding section, I discuss how the women negotiated expressed housing aspiration, 'affordable' and explore the strategies and improvisations employed by some of the women to adequately satisfy the cost of housing consumption (Bourdieu 1990b, pp. 62-63). The women's negotiations regarding cost of rent are contextualised by the cost of living, the uncertainty of a rent increase and the relationship between rent increase and asking for repairs. This section highlights the anxiety (Morris, Hulse & Pawson 2017) that is experienced as an outcome of financial constraint and the associated powerlessness that is symbolic of a lack of economic capital (Bourdieu 1986, p. 241; Bourdieu 1999, p. 127; Bourdieu & Wacquant 1992, p. 119).

Negotiating 'affordable': rent and the cost of living

The first housing-related need expressed by some of the women was 'affordability', which represented the relationship of household income to rent amount paid. The women described having very limited options or choice regarding rental properties. Caroline (aged 63) explained that "indecent places cost a lot (*to rent*) these days". The women explained that the properties that are available at the cheaper end of the rental market are often in poor repair (e.g. windows that did not close or lock and holes in internal doors and walls), were inadequately insulated (if insulated at all), had limited or no heating, had issues of mould, condensation and water inundation (e.g. structural issues such as a leaking roof and blocked gutters). These factors left little to be desired and thus to rent a property considered liveable, some of the women found their limited household incomes were absorbed by unsustainable rents. Violet (aged 60) asserted that; "the rents, are very much more expensive

for anything that's not a kennel".

The women who received either the Age Pension (9 women), Disability Support Pension (5 women), or Newstart Allowance (2 women) were fully cognisant of the constraints that their limited financial position placed upon housing choice[7]. For example, 10 of the women who received a pension paid up to and in excess of 50 per cent of their income on rent, which is considered housing stress. I discussed rental affordability in Tasmania's private rental sector in Chapter 2 and as part of the discussion provided a definition of housing stress.

The negotiation of rent costs alongside the cost of everyday living, has been identified by Morris (2007, 2009a, 2009b, 2010, 2013, 2016, 2017a) as adding to the toll on mental wellbeing and physical health. The relationship between unaffordable housing and its impacts on non-shelter outcomes (Bridge, Flatau, Whelan, Wood & Yates 2003) such as, "personal and family wellbeing, mental and physical health, economic participation, social connectedness, community functioning and social cohesion" (Hulse & Saugeres 2008, p. 4; see also Clapham, Foye & Christian 2017), are evident from the accounts of these women and are the focus of discussion in this chapter.

The everyday practices of some of the women were determined by their limited economic capital (Bourdieu 1989) and they negotiated this constraint by making consumption decisions that involved weighing *choices* against the cost of rent. These women performed skilful financial trade-offs or exchanges, often substantially reducing expenditure in other areas or completely forgoing everyday items identified as 'wants' not 'needs'. 'Rent is the first thing that is paid', was a common catch-cry. Rose's comments provided an insight into her experiences of poverty. She explained:

> […] being poor wears you down too because you see other people making choices around you whether it's having their own home or deciding or what to do or go on holiday umm and you feel like you don't have those choices, you've just got to really eek things out and do what you have to with food and rent. You know rent comes first,

[7] At the time of the interviews (October 2015 – June 2016) Age Pension and Disability Support Pension recipients received $788.40 AUD per fortnight (single person) indexed to $797.90 AUD per fortnight by June 2016. This amount does not include the Pension Supplement (maximum amount of $67.30 AUD) and the Clean Energy Supplement ($14.10 AUD). Newstart Allowance recipients received $523.40 AUD per fortnight (single with no children) indexed to $528.70 AUD per fortnight by June 2016 and $566.30 AUD per fortnight (single, aged 60 or over, after 9 continuous months on payment).

> power and communication come next and then food and anything else is a bonus. (Rose, aged 64 – Disability Support Pension; rent $310 AUD per fortnight)

A closely monitored budget did not allow for particular social outings deemed prohibitively expensive such as meals eaten at a restaurant. Items that included alcohol and tobacco were classified as lifestyle luxuries and for some of the women, red meat and particular fresh vegetables and fresh fruit, were not included on the grocery shopping list. Meredith tried to mask the stress of her financially dire situation, with a sense of humour:

> I'm lucky that I was born in the age of being frugal and I make choices […]. I mean I like to have a glass of wine but I haven't had one for two years because I want to pay the rent and go to school (*laughs*) and you just make choices. (Meredith, aged 64 – Age Pension; rent $360 AUD per fortnight)

None of the women described living lives of excess. They desired to enjoy a standard of living that they recognised as "customary" (Townsend 1979, p. 31 cited by Petersen, Parsell, Phillips & White 2014, p. 24) in Australian society. What a majority of the women experienced is a sense of "marginality amidst plenty" (Morris, Judd & Kavanagh 2005, p. 241). Bourdieu (1999, p. 127) asserted that "the lack of capital intensifies the experience of finitude: it chains one to a place". The capacity to affect housing circumstances is a concern for the women who possess sufficient economic capital. For example, Kitty who received dual-pensions (Australian and Dutch), also had access to housing owned by her son and thus enjoyed the psycho-social benefits of predictable rent coupled with security of tenure. The women who were in receipt of a wage (Bec, aged 57, employed part-time, Anastasia, aged 63, employed full-time, Vicki, aged 57, employed full-time, Denise, aged 60, employed full-time), whilst in a stronger position due to their increased household income, were equally concerned about their future housing security due to impending retirement with reliance upon the Age Pension, limited superannuation savings and little to no assets.

The women who were able bodied and had access to gardening facilities grew produce to reduce their grocery bills. Denise grew her own vegetables and Veronica shared with her neighbours, the fresh greens harvested from the community garden beds located at the unit complex where she lived. The ability to share produce from the garden created opportunities to form friendships and facilitated social bonds based upon acts of reciprocity. The ability to foster reciprocal relations are considered by Wray (2004, p. 31) as a "precursor to independence" and retaining a sense of autonomy in ageing with regard to their housing, was

expressed by the women in my research as a matter of importance (see also Tomas & Dittmar 1995).

Affording nutritious food and eating a balanced diet can be challenging when rent consumes household income (Morris 2007). Stacey, Sofia and Amanda attested to the expense of basic items and described the cost of living as financially burdensome.

> […] I can't afford it! *(Said with passion)* You know, look at the price of meat at the bloody supermarkets! How can anybody afford to eat it! You know and things like that, little things like that that are so expensive now! (Stacey, aged 71 – Age Pension; rent $360 AUD per fortnight)
>
> […] veggies (*vegetables*) is the problem, because that's the expensive stuff. I buy the salad when they reduce the price, this particular salad or lettuce or whatever. I buy a lot, I[‘m] looking for the specials a lot. (Sofia, aged 72 – Age Pension; rent $500 AUD per fortnight)
>
> […] I'm thinking well, I don't buy much meat at all, but I do buy fish and I'm thinking I don't know how to fish, I don't know how to go out and catch fish, umm, I go to the market to buy vegetables. I was even growing my own vegetables, but I can't do that when I move, but it costs a lot even buying plants and things […] it cost[s] you a lot. (Amanda, aged 68 – Age Pension; rent $360 AUD per fortnight)

Meredith, Michelle and Stacey explained that new clothing and shoes are a luxury and these women talked about how they shop for second-hand clothes at charity stores. The women praised their skills for transforming pre-loved clothes. “I buy my clothes at mostly, at Vinnie’s, sometimes Target but because I love doin' old clothes up, but not everyone’s got the ability to do those things” (Meredith, aged 64 – Age Pension; rent $360 AUD per fortnight). Violet talked about the importance of keepings one’s appearance at its best, regardless of experiencing hard times.

For several of the women there was no ‘wriggle room’ in regard to their budgets and the ability to pay for an unexpected expense was extremely limited. Having the financial resources to satisfy the expenses associated with, for example: existing health concerns and future illness or major dental work, unexpected expenses such as car repairs, a cold winter that results in an expensive energy bill and emergency travel to visit a sick family member living overseas. The women’s experiences affirm Morris’s (2016) findings that highlight the inability of the older (aged between 65 and 80+) renters to afford the cost of medications and the psychological stress and anxiety this caused for his participants (see also Beer et al 2011).

Whilst the women were frugal, they refused to deny themselves some luxury items

considered 'wants' and if the woman was lucky enough to have access to social capital (Bourdieu 1991), the generosity of friends and family were the suppliers of these luxury items (Morris 2007). A strategy that Michelle (aged 65 – Newstart Allowance; rent $310 AUD per fort night) adopted was to pay her electricity bill over an extended period of time so that she could continue to buy the "quality food" that she preferred to eat. She explained:

> I must say that I don't ever scunge, I don't ever give up good, I like good food and I like the best […] and I don't spend money on cigarettes or I enjoy a wine but I don't have (*wine*) everyday […] so I've got to have something […] dark chocolate and a good coffee. […] I live beyond my means, I do (pause) but I can't be any other way. (Michelle, aged 65)

Morris (2007, p. 337) identified three key factors contributing to the marginality of older renters (65 years of age and older) living in Sydney's private rental sector: "the actual rent amount paid", "degree of support from family" and whether the person was "living in a single or couple household". In-depth interviews with 17 research participants revealed the importance of family ties, as access to this social (and associated financial) capital is crucial when monetary resources are scarce. There exists a stark contrast between Morris's (2007) participants who were able to call upon immediate or extended family members and those who did not have these vital support systems in place when difficult financial circumstances became untenable. The ability to access these informal avenues of support "alleviated a good deal of financial stress and related anxiety" (Morris 2007, p. 344) and safe-guarded against social isolation.

Sofia negotiated rent against the cost of living by calling upon the lifeline her adult daughter provided and when resources ran low; "I had to say to my daughter, "Can you buy eggs for me, I don't have eggs?" "Mum you must be very poor?" and I say, "Yes and I am very poor this month'" (Sofia, aged 72 – Age Pension; rent $500 per fortnight). Sofia regularly cared for her two granddaughters who have a beautifully appointed room at Sofia's rented two-bedroom house. Sofia spoke of the important role she played in her granddaughters' upbringing and it was evident that she gained a sense of pride and wellbeing from her grand parenting duties. Sofia's experiences resonated with those of the older renters in Morris's study who accounted for the support received by way of gifts, meals and money from trusted family sources. They expressed psychological relief without the loss of "self-respect" (Morris 2007, p. 344).

Social capital, in the context of some of these women's everyday lives, was indicative of the influence they possessed to affect their housing circumstances, as it shaped their quality of life (Bourdieu & Wacquant 1992, p. 119). Bourdieu (1986, p. 249) described social capital as constituting "material and/or symbolic exchange". Rachael knows that she can rely upon the good will of family members (namely her daughter) and is assured by the knowledge that she can call upon her assistance in times of need; most often with the gift of money or food. When a family member is the woman renter's lessor, the relationship of social capital (symbolic exchange) to determining housing circumstances is closely entwined. Kitty (mentioned previously) rents from her son, whereas Rose her brother-in-law and Anna live in a share-house with her son and grandson. Affordability (the relationship of rent amount paid to household income) can prove a constraint in the 'field', these women can negotiate this characteristic of their housing. Whilst social capital in the form of family support is available, it is a valuable resource in the private rental sector that enables these women to increase their ability to affect their housing circumstances (Bourdieu & Wacquant 1992, p. 119). In the proceeding discussion, I explore how the women negotiate 'affordable' (the cost of rent in relation to other household expenses) in response to the *threat* of a rent increase.

Negotiating 'affordable': rent increase

Specific to housing costs related to tenure, one of the key impingements upon an already strained budget, is a rent increase. Financial expenditure associated with the payment of rent needs to be manageable and of utmost importance, the rent amount must remain affordable for the duration of tenure. The anxiety caused by the 'threat' of a rent increase, which can occur with a lease renewal, is an experience common to this group of women dwelling in the private rental sector (Morris 2009a). An unexpected rent increase, of an amount that is deemed unsustainable, (and in some of the women's circumstances this included an increase of as little as $5 AUD per week), caused psychological distress as already limited finances were placed under greater strain (Morris, Judd & Kavanagh 2005; Morris 2007).

Morris, Judd and Kavanagh's (2005, p. 244) research participants described feeling emotionally and financially "stretched to breaking point", as a result of annual rent increases. Meagre savings, set aside from superannuation or an inheritance or years of skilful budgeting can be steadily consumed by increasing housing costs. At the time I interviewed Violet, she was facing the uncertainty of a rent increase. Violet explained:

> If this rent doesn't go up, even on Newstart, I'm gonna be left with say $80 for food for two weeks but I'll have to manage. You know I'll just do it, but if I was in a bigger rental, I don't know. (Violet, aged 60 – Newstart Allowance; rent $260 AUD per fortnight)

Unaffordable and often what the women argued were unreasonable, rent increases can act as a catalyst that imposed unwanted residential mobility. Household moves are expensive, emotionally exhaustive and physically demanding (Beer & Faulkner 2011; Morris 2009a). Further, the choice to stay on in the property, can be dictated by the market (Crabtree 2016; Haffner, Elsinga & Hoekstra 2008). At the time of the interviews the rental market in Tasmania was tightening and the women were left wanting for choice. Furthermore, signing a new lease included raising money for the payment of a bond. Some of the women explained that there were always delays from the end of a lease to the return of bond money, which meant that they needed to allow for bond as part of their savings.

Amanda explained that she was extremely worried about a ten dollar increase; her current rent amount is $360 AUD per fortnight. Amanda responded with an animated chuckle when I asked her if she felt she could negotiate with the lessor any potential or future rent increases, in light of the housing stress she experienced. Amanda explained:

> Oh no, I haven't tried that but I did look that up in the tenancy stuff last night. It's not too much of a chance unless that putting it up, unless they're putting it up umm, what would you say increasing too much too often and even when they put it up you still have to pay it otherwise it's rent in arrears and you're in a lot of trouble. […] In Sydney I had to move three times because of the [rent] increases. Yes. It makes you sad. (Amanda, aged 68)

Patricia found renting in Canberra extremely expensive, could not sustain several tenancies and thus, moved three times due to the rent being increased. Rose, in an effort to challenge a rent increase, contacted the Ombudsmen who advised that the amount proposed by the lessor would be considered *reasonable*.

The women were not docile consumers of their housing. They actively engaged in self-directed research, with an aim to understanding the rental markets where they lived and were savvy about their housing choices. Sofia, a recipient of the Age Pension, acknowledged that she is paying the upper limit of the rent amount that she can afford. She explained:

> I pay the two-hundred and fifty since I move here, but it's possible he (*lessor*) increase with me (*the rent*) he do five dollars, ten dollars and I am sure, I said to him that I

> cannot pay. But I, I really, if he increased the rent I will pay it. I don't move. You see the rents in here (*Sofia is referring to the suburb where she lives*)! You cannot find this place like that for two-hundred and fifty! These are two bedrooms, I'll show you the house. (Sofia, aged 72)

The examples I provide support Allon and Parker's (2016) claims regarding the commodification of housing and demonstrate the impact on some of the women's capacities to negotiate increasing rents (reflective of changing rental markets). The capacity to maintain rent costs that are sustainable is dependent upon the macro conditions of the housing market and thus external to the sphere of the women's influence (Crabtree 2016; Forrest 2015; Hulse & Milligan 2014).

The women wanted to be involved with discussions regarding rent increase and when they were unable to negotiate this aspect of their tenure, they expressed a sense of feeling powerless. It is the unpredictability of a rent increase that diminished Denise's (aged 60) sense of housing security and she described the circumstances as "sprung on you", which suggested her lack of control or influence over this aspect of her tenancy agreement. Edith was annoyed when her rent was increased by $20 AUD, which caused her to vacate the premises at the end of the tenancy agreement. At the time Edith could only afford an increase of $10 AUD. Edith's source of annoyance was the lack of consultation between the lessor and herself. Edith would have appreciated an opportunity to negotiate and had she been able to agree with the lessor upon a smaller increase, she would have been able to stay on in the property. Edith noted that the property remained vacant for some time after she vacated. Sometime later Edith viewed the property on realestate.com.au (an online real estate website) and noted it was listed to rent for three hundred dollars per week, which was less rent than Edith originally paid. Whereas Stacey is "dreading" (Stacey, aged 71) a rent increase and described her concern as a "horrible feeling" (Stacey, aged 71) that she experienced every time she encountered the lessor. The lessor lived on the property where Stacey rented the gardener's cottage, therefore contact with the lessor was a regular occurrence. Stacey worried that a rent increase is inevitable:

> Oh buggered if I know. This is what I'm dreading. See I've been here four and a half years now and he's never put the rent up which is another good thing he's done for me, right, but, but I'm, I'm just sort of thinking oh god is it gonna happen? Every time I see him coming I think oh my god is this it (*moans and laughs*)? (Stacey, aged 71)

Where there existed an ability to influence aspects of tenure such as rent increase, the women experienced higher levels of control and therefore satisfaction as a result of their capacity to influence housing security. Vicki was able to negotiate rent amount with her lessor and she attributed these open exchanges to her 30 year tenure in the property. Vicki's discussions with the lessor have centred on the financial constraints associated with raising two children on a limited income and without receipt of child support payments. Vicki reflected on the importance of providing permanency and constancy for her sons and having long-term tenure was a key factor in realising this for her children. For example, Vicki wanted them to go to the same school and avoid the disruptions that household mobility can cause.

Bec spoke of a rent increase facilitated by the residential property manager (not 'approved' by the owner), therefore Bec contacted the lessor, negotiating a tenancy agreement that excluded the residential property manager. The outcome of Bec's negotiations alleviated the anxiety she felt at the time of the annual lease renewals. She feared signing a new lease would either signify the end of her tenure, or an unaffordable rent increase. Bec described her relationship with the lessor as 'good' and attributed this to their verbal agreement to occupy the property, in place of a written tenancy agreement. Bec elaborated:

> Well we started renting this place umm, through an agent, then after three or four years I, something happened and I suggested to the owner that we could do it privately and then about a year later, took a while, he decided that was a good idea. So, we just took it off the agents and I don't even have a lease I just live here. That contributes to me feeling like it's my own home, 'cause I don't have to go through that annual oh, are you going to re-sign the lease thing which used to make me feel that...that did make me feel really insecure, so and because several of the places I rented before here wanted the house back after a year or two years so I like not having a lease. I don't feel insecure about that at all. We've just got a verbal agreement that if something goes wrong, we'll give each other a month's notice with the understanding that probably it would take a lot more than a month to get it sorted because I've got about three households worth of stuff (*laughs*). (Bec, aged 57)

Bec's response regarding her housing circumstances, "I don't feel insecure" (Bec, aged 57) revealed her perception of reciprocity, trust and respect, which she explained was part of the relationship she had with the lessor. Bec was afforded a sense of control over her housing outcomes. Furthermore, Bec's positive dwelling experiences - her sense of housing security and experience of 'home' - was underpinned by her capacity to negotiate with the lessor and is an example of the pivotal role that these social relations play as part of tenure (Lister 2007). Similarly, Michelle has an agreement to rent that was directly with the lessor and she

explained that renting is "much nicer private" as "she (*the lessor*) never comes in and inspects it she trusts me" (Michelle, aged 65). Clapham (2010, p. 260) contends that choice and control in regard to housing are integral to people's experience of wellbeing and this personal autonomy creates a "decision-space" that I suggest, can be contextualised as a resource (capital) for use in the 'field'. In the proceeding discussion I continue with the theme of negotiating 'affordable' and explore how some of the women perceived that a request for repairs, was a catalyst for a rent increase.

Negotiating 'affordable': asking for repairs = rent increase

"I was treated like a trouble-maker from hell. It took three months to get things fixed. Just because I'm old, it doesn't mean I'm a pushover!" (Meredith, aged 64).

Vicki, Caroline, Stacey, Meredith and Patricia explained that underlying their hesitation to seek repairs to the respective properties that they rented, was the perception that these type of requests would result in a rent increase. Patricia's rent increased by fifteen dollars which was an unexpected amount and several previous annual lease agreements included a rent increase of only $5 AUD. Patricia surmised that the lessor's reason for the unusually high rent increase was a result of the recent replacement of the stove in the kitchen of the one-bedroom flat. Patricia explained that she would have managed with the broken stove to avoid the rent increase. Furthermore, the toilet had recently flooded and needed repair, but at the time of the interview, Patricia was reluctant to ask the lessor to repair the broken toilet. She based this decision upon the previous experience regarding the stove. Patricia explained: "I'd be threatened if he (*lessor*) did that again and then I'd have to look at things differently" (Patricia, aged 57). Patricia elaborated:

> Umm, yeah no I will negotiate it if he decides to do it 15 bucks or 10 bucks again 'cause part of their job was, part of the rent is to maintain the place anyway umm and he doesn't do that. I can ring him up anytime and have things repaired, he's quite happy to do that but he wouldn't replace the carpet or the toilet or something like that unless he really has to. (Patricia, aged 57)

Vicki had been reluctant to ask the lessor to undertake what she considered 'major works'. Vicki was concerned that requests made for improvements to the property, could be a 'justifiable' catalyst for a rent increase. To enhance her enjoyment of the four-bedroom house, Vicki had invested money making several improvements and replaced items (e.g.

blinds, curtains, stove, washing machine and refrigerator) that had weathered or deteriorated over the period of her long-term tenure. Vicki negotiated with the lessor to pay for the cost of installing a gas hot water system that she purchased as a replacement to the wood heater that had broken down.

Asking the lessor for major structural repairs (such as a leaking roof) to be carried out, were a source of concern for Meredith and Caroline. Meredith (aged 64) explained; "if you ask for things that really need to be done like a roof or something, umm because it's going to cost them dead money, they will put the rent up then. They do put the rent up". Whereas Caroline believed that the amount of rent she was paying at the time of her interview, reflected the dilapidated state of the property. Caroline paid $140 AUD rent per week and described the property as "a dump" (Caroline, aged 63). Caroline was concerned that she would not be able to find another rental as cheap as the one she was renting, regardless that the roof needed replacing as water leaked into the lounge room during inclement weather (which was often in the semi-rural area where she lived).

In addition to a leaking roof, Caroline had attempted to manage an ongoing issue with mice, which she attributed to the property being located adjacent to commercial businesses. From the descriptions Caroline provided during our conversation, her current dwelling could be described as a rudimentary shelter. At each quarterly inspection the residential property manager would take photographs of the condition of the property, which resulted in no action from the lessor to rectify the property's state of ill repair. When I asked Caroline how she felt about the matter, she elaborated:

> I think they're (*quarterly inspections*) just the biggest rubbish waste of time *(said with passion)*. […] They come every three months and look at where all the water, you know, umm, where the roof is sagging *(said with annoyance).* I should bring you and show you my place Gina. […] You really should have a look at (*pause*) and they come and take photos on their i-Pads, they're really lovely because you know like I get on very well with my property managers but nothing ever happens. […] They, they don't do anything. And ahh, I just find them intrusive. (Caroline, aged 63)

Violet had also experienced ongoing issues concerning a leaking roof. Upon viewing the rental property and prior to signing a lease, Violet did not think to enquire of the real estate agent as to whether the lessor intended to complete the renovations that appeared partially unfinished. During her tenure the roof fell into greater disrepair and as such the lessor continued renovations to the property at the same time Violet attempted to dwell in the

house. Violet, was extremely wary of asking for compensation (e.g. rent amount reduction) and tolerated these circumstances for the six months that the owner contracted builders to continue with the unfinished renovations. Violet believed:

> If I complain, they'll throw me out. If I complain, I'll get umm negative, umm what's the word?
>
> *Gina: [Rental] references?*
>
> References, yeah. So, you think, shut up and put up! Anyway, I got some half of my bond went West because she (*residential property manager*) said no, we can't give it all back because you've reneged on your lease". (Violet, aged 60)

The women who believed that requests for repairs would remain unresolved disregarded the option of entering into negotiation entirely and reasoned that these undertakings were fruitless. For the women who were unable to resolve repair issues in the tenured dwelling, a sense of powerlessness pervaded their attempts to negotiate with the lessor or residential property manager. Their inability to influence matters of repair acted to unsettle their sense of control over their housing circumstances and achievement of housing security. For some of the women who do not possess negotiating power, their weakened position is evident during negotiations regarding their tenure. The importance of the social relationship that underpins the tenancy agreement to a sense of control and capacity to affect housing circumstances, comes to light. Furthermore, I maintain these factors are a demonstration of the women's subordinate position (as renters in a home owning society) in the 'field' (housing system). As consumers of housing in the private rental sector, the women should be able to expect that the properties available for rent are regulated by minimum standards as outlined in residential tenancy legislation. The proceeding discussion represents the final sub-theme in the negotiating 'affordable' category. I explore how some of the women enact the 'good steward' identity as a resource to influence the negotiation of a potential rent increase.

Negotiating 'affordable': enacting the 'good steward' identity

Some of the women referred to increased risk associated with the unknown tenant, particularly when as the incumbent renter, they possessed a proven track record of trustworthiness and reliability. In particular, Vicki (aged 57) attested to her "ideal tenant" status and felt that her long-term tenure was an asset to the lessor that attracted a value greater than short-term monetary gain. Vicki explained:

> Yeah, it (*property*) is [in] a great spot. I mean if they [*lessors*] did it up to a higher standard they could probably get 400 dollars a week for it but then they don't know what sort of tenants they're going to get. Yes, they could get that money but they could be fixing holes in the wall every six months and having to repaint it every time a tenant moves out. (Vicki, aged 57)

Denise echoed Vicki's sentiments regarding the benefits of a lessor who safeguards against losing the "good tenant" (Denise, aged 60) as a result of a rent increase. Denise asserted:

> […] if you're going to forgo a good tenant for an extra 20 bucks a week you know, I don't know what the umm, what the decision-making process is for a landlord. Even the owners have said you know because they've sort of been saying you've put all these trees in so if they (*residential property manager*) say we'll put the rent up, we'll say no. You know because they can sort of see because I've tidied it up even though the owners were living in it before me it's already tidier when they were [here]. (Denise, aged 60)

Whereas, Meredith spoke with a tone of annoyance in her voice when she reasoned regarding the matter of rent increases:

> Oh! Most definitely! Umm, I've never had someone ring up and say oh look you're the best tenant we've ever had, the house is lovely, the garden's lovely, we're gonna drop your rent $10...they'll put it up […] I wish once a landlord would come in and say, like the ladies (*residential property manager*) leave the note and say ah thank you for keeping the home so lovely but they don't say oh we'll drop the rent down to keep ya'. Landlords are really greedy. (Meredith, aged 64)

The women perceived themselves as good stewards of the rental property, arguing that a lessor would greatly appreciate this over additional financial gain. Calling upon the 'good steward' identity is a "strategy" (Jenkins 1992, p. 72; see also Bourdieu 1990b, p. 62). The women adopt this negotiating tool to strengthen their position in the lessor – tenant – residential property manager relationship in an aim to distance themselves from the 'renter as a risk' narrative and specifically as a means to negotiating a potential rent increase. Vicki, Denise and Meredith enact the 'good steward' identity in competition for the limited resources (affordable housing) available in the 'field'.

Housing affordability for these women represented more than the relationship of household income to cost of rent. The improvisations some of the women employed to negotiate this aspect of renting, was indicative of their capacity to affect a range of unwritten rules, none of which the women had any influence in setting or maintaining. For the women whose primary source of household income was the Age Pension, Disability Support Pension or Newstart

Allowance, the cost of basic items such as food, clothing and in some instances heating, were prohibitive. While some of the women were frugal and demonstrated skilled budgeting, the cost of rent is determined by a market in which small-scale investors speculate in housing and as such expect to reap financial gain (see for discussion Hulse & Milligan 2014). Therefore, a sense of 'affordability' was often in a constant state of risk. Instability and exposure to economic vulnerability was a symptom of a lack of economic and social capital available for their disposal.

The risk of social isolation resulting from housing stress and after housing costs poverty is high for some of the women. The women try to insulate against loneliness by engaging with social activities that broaden their exposure to new friendship groups, provide them with intellectual stimulation and physical wellbeing. These women describe the immeasurable personal satisfaction they gain from giving of their time, which includes opportunities to create new friendship groups, support networks and contributes to fostering a positive sense of self. Therefore, maintaining rent costs that are sustainable in the long-term, enabled the pursuit of activities outside of 'home'. In the proceeding discussion, I explore how some of the women negotiated expressed housing aspiration, 'appropriate' and how this related to achieving housing security and experiencing 'home'.

Section Two: Negotiating 'appropriate'

Whilst 'affordability' (cost of rent and rent increase) was considered key to achieving housing security by some of the women, the capacity to dwell in a property that enabled physical independence also contributed to their wellbeing. In this section, I discuss how some of the women negotiated the second housing related characteristic, 'appropriate' and how this applied to the structural characteristics of their housing. I further discuss how housing that is conducive to social engagement with family and friends contributed to their achievement of housing security and the experience of 'home'.

Negotiating 'appropriate': structural

The ability to rent a property that is structurally and environmentally suitable to meeting the needs of an ageing body with or without existing physical challenges, was a key consideration for all of the women in their desire for housing that is considered 'appropriate'. Two women, Veronica and Amelia, had accessed suitable rental properties through a community housing

provider in fulfilment of this need.

Veronica highly valued her mental and physical independence. After 30 years renting in the private rental sector (12 household moves during this period), Veronica has secured a tenure through a community housing provider. Veronica's living arrangement provided her with physical independence and importantly, peace of mind at a stage in her life when her health was ailing. The two-bedroom unit was purpose-built and enabled Veronica freedom of movement as there were no trip hazards. Veronica explained:

> […] it's been a godsend yeah the security and the safety and the fact that it's all flat and that if I end up in a wheelchair, I'll still be able to live here and that is a security in itself. Yes, yes. Exactly, umm yeah the fact that there are no trip hazards because I've got a history of unexplained falls. I don't have them anymore I haven't had one for over a year. (Veronica, aged 68)

The gated complex where the unit was located required a personal code access, which contributed to Veronica's overall feelings of safety and security, characteristics that she closely equated with the experience of 'home'. Our discussion did not focus on how she negotiated tenure in the purpose built unit, but it was evident from Veronica's narrative that it was the first dwelling experience that adequately satisfied her housing needs. Veronica wholeheartedly attested to the peace of mind she possessed knowing that she could stay put. Veronica maintained that she would not be leaving: "until they (*the community housing provider*) shuffle me out in a box" (Veronica, aged 68).

Adequate heating facilities such as an energy efficient (and thus cost effective) heat pump is essential for Tasmania's climate. Too often these are not inclusions in the pool of available properties that the women have financial capacity to rent, thus the ability to negotiate this structural characteristic proved limited. Furthermore, natural light and direct sunlight into the house are highly sought after by some of the women and were considered important characteristics of 'home' for Edith, Rachael and Kitty. Edith explained a rental house that captured the sun had immeasurable advantages as it helped to keep the ever increasing electricity costs manageable. The added bonus for Edith was a view that she could look out onto from the refuge that 'home' provided. Edith explained:

> It's some peace thing with looking for a house to with a view because it brings me peace and the whole world can go silly outside but if I can come in and look at something I'm right and I usually get a place I like and I'm happy to hurry home and suck it up (*laughs*). (Edith, aged 72)

Kitty was mindful of damp and mould (which is a problem common to rental properties in Tasmania) and she highly valued her sunny lounge room and kitchen where most of her time was spent in the two-bedroom unit. Anna also spoke of the peace of mind a sunlit home provided. She explained:

> Here's it's somewhere warm, somewhere that has a place that captures the sun so, yeah and I really, I have been very fortunate and have never had to live in a place that is dark and dingy, which I think could easily happen down here (*Tasmania*). (Anna, aged 65)

Further to providing heating functions, Anna explained that the natural light lifted her mood and in particular during the colder months of Tasmania's winter. The women's positive experiences of 'home' understood as related to having access to structurally appropriate housing demonstrates, according to Clapham, Foye & Christian (2017, p. 12), the impact that "physical housing conditions" can contribute to an individual's "subjective wellbeing". The authors review the application of 'subjective wellbeing' (as a concept) to housing research and highlight the complexity of the relationship of housing to subjective wellbeing. For some of the women in my research, wellbeing and the relationship to housing is about 'control'; control over the dwelling (rights of possession - territorial boundaries - appropriation) (which I discuss in detail in Chapter 8) and the capacity to make choices that reflect their housing aspirations. The final point is addressed in Morris's extensive qualitative research concerned with the housing experiences of older renters.

Negotiating 'appropriate': enabling social engagement with family and friends

'Home' is an embodied space where the women enjoyed spending time with family, caring for grandchildren and hosting social events with friends. Having the autonomy and control over the tenured dwelling to accommodate social engagements with family and loved ones, contributed to 'home'. Access to an affordable, appropriate and secure dwelling experience, facilitated permanency and thus a stable foundation from which to foster a socially inclusive life.

Veronica enjoyed the freedom she possessed to host social events such as seasonal parties to celebrate the beginning of autumn, spring and summer. Veronica explained that the social calendar contributed to the community who lived in the apartment building where she rented.

Veronica is fond of growing a vegetable garden and sharing the harvest with her neighbours. For Veronica, this was part of her way to 'keep an eye out' for neighbours' wellbeing and they returned the gesture by supporting her. Veronica elaborated:

> Most definitely and I know I can rely on it. For example when I first moved in here I was having falls every two or three months and I'd call the ambulance here and all the rest of it umm, but one time I managed to get myself into bed but I couldn't get myself out. I damaged my knee and I couldn't put any weight on it or lift it or anything. So I laid in bed until I heard voices. I just yelled out, "Help! Help! Help!" And within two minutes, they had to go in through next door and over the fence, umm and some, I must have left the door open for some reason, unlocked, anyway they came in within five minutes the ambulance was here because they're just down the road. Somebody else had packed my bag for hospital. Somebody else had said, "You know what, do you want me to do with X, Y and Z? Have you got any washing that needs to do?" while I'm away. (Veronica, aged 68)

Sofia (aged 72) kept a room in her two-bedroom unit, which was decorated for her two granddaughters who often stayed. Similarly, Michelle's (aged 65) family visited her regularly and she skilfully converted the lounge room of the small one-bedroom flat into a second bedroom to accommodate her daughter or son and their respective families. The women desired to live lives that they valued and are meaningful (Morris 2009b, p. 694). Lives that cultivated opportunities to be socially engaged, where they could contribute to the wellbeing of neighbours, the broader communities where they lived and enabled them to continue to support family and friends. Furthermore, the women's capacity to affect their expressed housing aspirations in regard to a dwelling that supported their emotional, physical and social needs represented their ability to enact choice and age well with a degree of autonomy.

Section Three: Negotiating 'secure'

The data presented here confirmed the findings of empirical research concerned with the significance of precarious housing for the health and wellbeing outcomes of low-income, older Australians 'living' in the private rental sector. The deprivation of older renters whose limited financial resources excluded them from accessing the benefit of secure and affordable housing, is revealed in their expressions of psychological anxiety. The marginalisation of some of the women renters and subsequent exclusion from society is highlighted in Morris's research and I return to his work briefly, at the close of this discussion, to further explore the experiences of women renters.

Negotiating 'secure': the anxiety of uncertainty

During the interview conversation, Stacey spoke openly about her fears and the anxiety she experienced as a result of her fragile tenure. Stacey constantly drew the focus of the discussion back to her lack of a sense of security. Stacey commented regularly about not having a "back-up plan" and no-one else to rely upon. A recent hip surgery had confronted Stacey with physical incapacity and starkly reminded her of her physical vulnerabilities and limited financial resources, should she be faced with a household move. It was evident that Stacey afforded considerable time and energy to attempting to reconcile herself to her situation; to find solace and peace of mind where none could be found. Stacey elaborated:

> Well, I mean you, when you're a permanent renter and you've got no home of your own and no back-up family and no nothing and no money *(said with emphasis),* umm, there's nothing (pause) I mean anything could happen you know, you could be given notice any time to leave, you'll have no, I, I could be given notice any, any old time, I'm just on a month to month basis here. Umm, I mean it's not likely to happen but it could *(said with emphasis)* and I would have nowhere to go and *(dog growling)* I would have to go and find somewhere suitable for me and my dog (*pause*) and umm. And umm and umm, there's just this feeling of insecurity all the time *(dog barking)* just because you just don't know what's gonna happen tomorrow you know, so (*pause*) it's…if I could just find some security, I would feel so much better *(dog growling).*
>
> *Gina: Has that always been the case for you?*
>
> Yep! (Stacey, aged 71 – 40 years renting, 70 household moves)

Stacey lacked the capacity to change housing circumstances that felt precarious and with limited household income (Aged Pension), desired the social capital of family or friendship networks to provide her with informal support. Stacey enjoyed long-term tenure at the rural location, but the small one-bedroom gardener's cottage failed to provide for her changing physical needs. Furthermore, the once desired seclusion of the property had become a barrier. Unable to drive, Stacey's felt cut off from social networks, which compounded her feelings of loneliness. Caroline expressed feelings of despair and as with Stacey, the women share a sense that they are bound to poverty that is an outcome of diminished economic capital (Bourdieu 1999, p. 127). Similarly, Meredith's experiences of housing security were flimsy and unsubstantial. Lacking any sense of permanency or constancy, Meredith's anxiety about her housing circumstances was experienced as a constant state of being. Meredith explained:

> Security means that I haven't got to worry every week and I feel like it's my home I feel when I drive up the road, I'm going home umm, so I, but really I had some security but this place is up for sale. Umm, I've done it so many times (*household move*) I…well I'm almost gettin' used to it (*laughs*), it's terrible. (Meredith, aged 64 – 11 years renting, 5 household moves)

When tenure is insecure and household moves are frequent, posing challenges to limited physical abilities and financial resources, the objects that constitute 'home', become mobile. Edith explained that she chooses not to unpack boxes just in case she has to move again. Similarly, Stacey directed me to several boxes stored in the entry way to her 'home' where she had rented for over four years. Stacey declared with passion, "I'm 70 years old! Am I ever going to use my things?" The boxes remain packed with Stacey's treasured belongings and acted as a reminder of the dissatisfaction and distress experienced due to the current uncertainty of her housing circumstances. Caroline also feels that when you are a renter, "you don't set your life up as a permanent thing" (Caroline, aged 63 – *n.a.* years renting, 10 household moves).

'Choice' provided a sense to the women that they have a degree of autonomy over their housing circumstances, particularly for those women limited by their financial circumstances. The women expressed their feelings of constraint, as though they were trapped in situations not of their making, but outcomes of a series of unfortunate events and an enduring struggle. I explore the implications of an accumulation of life shocks to shaping housing pathways in Chapter 9. This sense of powerlessness can feel like a pervasive state of being that compounded feelings of anxiety and uncertainty regarding some of the women's current housing circumstances and future housing needs. The capacity to affect expressed housing aspirations (affordable, appropriate, secure) seemed historically unattainable for some of the women. Rose's reflections were poignant examples of her experiences of housing insecurity. After a life-time of uncertainty, as a result of tenure insecurity in the private rental sector, Rose reflected upon the impacts of forced residential mobility, a lack of tenure security and the lack of choice to affect expressed housing aspirations. Rose reflected:

> Being able to stay there (*in the same property*). Security of tenure has been a huge (*said with emphasis*) problem for me especially the last twenty years umm, before that it didn't matter. […] OK, umm, I could stop having to think about the future in a way that I always had to be figuring what happened next to me, what I was going to do, what if? You know, umm, where will I live next? How will I afford it? How will I find it because rents in the paper were so expensive and I knew Housing Department wasn't

> easy to get into, though I'd been lucky with the previous place umm, I couldn't bank on that forever umm and I don't know it's a bit hard to really put it into more words than that. Except that I could sort of live in the present and just go from day to day and enjoy the day and basically and calm down. (Rose, aged 64, 42 years renting, 22 household moves)

Rose's experience reflects Bourdieu's (1999, p. 127) observations that "those who are deprived of capital are either physically or symbolically held at a distance from goods". Constrained by a limited income (Rose is dependent upon the Disability Pension), Rose has experienced ongoing exclusion from access to secure housing.

Anna engaged in a conscious effort not to dwell upon her feelings of anxiety: "You know it's not a state I want to live in, of constant anxiety, in my own housing. I have experienced it from time to time but it's something I work with" (Anna, aged 65 - 36 years renting, 7 household moves). Anna recognised the fear that underpinned the anxiety she had experienced regarding the insecurity of tenure in the private rental sector and the strategy she enacted to negotiate her experience of housing insecurity, was to deny fear.

Amanda was clearly distressed when she shared the uncertainty of her housing circumstances:

> […] that's what's been on my mind having signed the lease you know umm, I woke early hours of this morning worrying about it. Umm, I just think well umm, I'm going for 12 months, if it doesn't work out I'll just have to move out and I'm thinking I'm not going to unpack everything. I'm feeling insecure already. Umm, I looked up umm in Google to see the difference between a unit and a house because on this paper I have it they're (*real estate agent*) calling it a house and I'm sure they've written on it three bedroom and not two bedroom and I'm thinking gee already I'm starting to feel some mistrust here. Here I am picking up on things, finding you know what, looking into my next twelve months, are they going to put the rent up every six months, how's it going to be for me. I'm feeling so (*pause*) (*sighs*) it could bring me to tears (*crying*) 'cause I am feeling very frightened. (Amanda, aged 68 – 18 years renting, 20 household moves)

Caroline (aged 63) described herself as "wak[ing] up on the edge of anxiety" and when she spoke more broadly about renters as a social group (disadvantaged tenure class), she thought they experienced anxiety on a daily basis as a result of limited choice and lack of capacity to influence their housing circumstances. Caroline acknowledged that security of tenure in the private rental sector is not *constant* (cannot be assured) and as a result of this she regularly considered whether she would be renting the same house from week to week.

Hopelessness pervaded Caroline's outlook concerning her housing.

Felicity's reflection about tenure security resonated with several of the women's experiences and eloquently captured the insecurity of tenure in the private rental sector; "you are at the mercy of whoever owns your rented home" (Felicity, aged 74 – 10 years renting, 20 household moves). Common to the women's housing experiences was the psychological impacts of the constant anxiety regarding their perceived inability to influence housing pathways. I explore this further as part of the discussion in Chapter 9 regarding the women's future housing aspirations.

The analysis I have provided of the women's accounts of housing insecurity in the private rental sector and the resultant psychological distress and anxiety concurs with the findings of Morris's (see for discussion 2007, 2009a, 2009b, 2017a) empirical research. The potential of a rent increase has considerable effects on the research participants who share similar stories of loss of hope, despair and frustration at the lack of capacity to affect change.

I suggest that while the women experienced varying degrees of housing security (dependent upon specific characteristics of their individual tenancy agreements), housing security is tenuous due to its somewhat volatile and changeable nature; reflective of the conditions of the 'field' (the private rental sector – the Australian housing system). The lack of permanency characteristic to tenure in the private rental sector, diminished the ability of some of the women to create a stable life as long-term tenants. For this group of women, their achievement of housing security, is therefore best understood as constantly shifting along a continuum. I return to this discussion in Chapter 8 in regard to privacy. In the proceeding discussion, I explore how some of the women skilfully appropriate the tenured dwelling in defiance (whether intentional or otherwise) of their experiences of temporality as suggested by the experience of housing insecurity.

Negotiating 'secure': material practises and habits of 'home' as a long-term renter

"I've got a knack with making things feel just cosy" (Michelle, aged 65).

During the interview conversation, some of the women referenced the importance of having a place that reflected their personal taste. On the occasions that interviews were conducted at the woman's place of residence, I was often provided with a guided tour of her 'home'. I shared observations of these women's homes (taken from research field notes) as part of the

women renter vignettes featured in Chapter 5. In the proceeding discussion, I provide examples of how the women negotiate the achievement of housing security through the creation of 'home'.

Unwanted residential mobility is common to this group of women. The women's sense of 'home' fluctuates, is fleeting and at times unattainable (Abramsson 2012). The women skilfully negotiate a diminished sense of permanency by appropriating the lived-space through the use of personal artefacts and material practises to the creation of 'home' (Chevalier 2012). These artefacts were imbued with personal identity, they included items that possessed memories of important life events, which represented constancy in disregard to the potentially temporal environment (Brun 2012, p. 425). The financial, physical and emotional investments women employed in creating 'home' is significant and when considered in the context of the insecure nature of their tenures, attested to the importance of possessing the freedom to embody this uniquely lived-space (Seamon 1979, p. 83).

The personal flourishes that the women incorporated into the tenured dwelling enabled the "emotionally based and meaningful relationship" of person to dwelling, which Dovey (1985, p. 34; see also Chevalier 2012; Tanner, De Jonge & Aplin 2012, p. 246) maintains distinguishes 'house' from 'home'. The women skilfully translated the tenured dwelling into a place that reflected her unique identity (Gram-Hanssen & Bech-Danielsen 2004). Furthermore, the women's behaviours were revealing of the "*feeling-subject*" to which Seamon (1979, p. 71 author's emphasis) refers when illuminating the emotional aspect of at-homeness.

Patricia and Vicki focused on home furnishings such as curtains and blinds. These women invested effort, time and money sourcing items that reflected their tastes, whilst complimenting the existing décor of the rental property. Patricia was able to create what felt like 'home' to her and she expressed the satisfaction and comfort this provided. Patricia explained:

> […] this is probably the first place that I've had that I've really bought little things to make it feel like home but I've never really umm, stayed in a place to make sure it's a home type of thing. Yeah, I always have the minimum, the bare essentials. This place is the only place umm, since I've got old, since I've been in my 50's and I started bringing in some money, I started making an effort to make it a bit more homely. Yeah and umm, yeah, umm, it would cost a lot of money to move and if I moved it would be for a bigger place but it's again location that I like so I'm quite happy to put up with a small flat. (Patricia, aged 57)

Whereas Meredith made inexpensive home furnishings (e.g. cushion covers) to beautify her 'home'. Amanda's personal flourishes were reflected in her hand-made homewares (curtains and cushions) that were the focus of her home-making practises. Amanda explained:

> I have done my very best […] people come in and say, "You've got it (*the house*) beautifully". The new (*real*) estate agent say[s], "You know you've got it like home". I suppose I have. I've bought the bits of furniture to make it more comfortable when I have umm, I have to encourage people to come and socialise with me here, you know I'm on my own so umm and so I've made (*pause*) I do sewing you see I've made my cushions to match and I've made my little things that hangs over the arm of my couch, I've made curtains and put up to make it warm as well but I've spent hours at Spotlight (*haberdashery store*) looking for remnants or curtains that match to try and make it home in that respect to make it appealing to myself so that I feel good. I've got to keep it clean to feel good and it's hard because it's an old home and you know that's when you want cheap rent, it's old and it's very difficult to look after. (Amanda, aged 68)

Amanda enhanced her experience of 'home' through the performance of homemaking practises that had a two-fold affect. First, her acknowledgement of her personal need to create a warm and welcoming environment that positively contributed to her identity. Second, the creation of an environment that attracted others to the space that highlighted the importance of 'home' to subjective wellbeing (Rubinstein & de Medeiros 2005). Furthermore, Amanda received affirmation regarding her stewardship of the tenured dwelling from the residential property manager, which affirmed Amanda's 'good renter' identity (discussed earlier in this chapter).

Integral to the experience of 'home' for some of the women, was the ability to engage in home-making practices. The embodiment of the tenured dwelling represented a means to establish permanency, when a lack of housing security contributed to the daily anxiety of uncertainty experienced by these women. I suggest this is a sphere in which the women can enact a sense of choice and thus control over the uncertainty indicative of tenure in the private rental sector. Furthermore, the material practises of home-making are a manifestation of power that the women possess as long-term renters to affect positive experiences of 'home'.

Reflections

Drawing upon the findings of empirical research this chapter has engaged with the material,

circumstantial and psychological impacts of falling short of meeting desired housing-related needs; affordable, appropriate, (and) secure (as expressed by some of the women). The women's ability to affect the achievement of housing security was contingent on negotiating rent amount to household income. Key to this negotiation was the women's capacity to enact strategies to maintain *sustainable* rent for the duration of tenure. But for several of the women, the weekly amount of rent paid is 30 to 50 per cent of household income, which exposes these women to the experiences of economic vulnerability. There is no 'wriggle' room in tightly controlled household budgets to accommodate an unexpected health event and on a day-to-day basis affording essential items universally accepted as basic needs (e.g. food and clothing) can prove to be a struggle. Therefore, the *threat* of a potential rent increase undermines housing security and the women attested to the experience of psychological anxiety that was an outcome of their tenuous housing circumstances.

Negotiations regarding 'affordable' were indicative of the women's adept awareness of the conditions of the 'field' and specifically the social practice of lessors in regard to the tenured dwelling (i.e. asking the lessor for repairs = *potential* rent increase). Additionally, the women foregrounded the 'good steward' identity and in an attempt to deflect a potential rent increase; typically facilitated by the signing of a lease renewal. The 'good steward' was the incumbent tenant (the woman renter), who located in opposition to the risk of the unknown tenant (the incoming tenant), was a valuable commodity over the possibility of increased rent revenue.

The women embodied the tenured dwelling in defiance of the temporal nature of 'living' in the private rental sector, which has shaped the housing pathways of this group of women and dictated the conditions of forced residential mobility. The women invested substantial resources (i.e. time and money) into enacting material practices of 'home'. These behaviours are a testament to the durability of 'home' as an important centre and can be understood as a representation of the women's staunch resilience to change. In the proceeding chapter, I continue to explore the meanings of 'home' for older women renters and shift my consideration to the broader context of the 'field'. In doing so, I aim to highlight how the conditions of this particular 'field' permeate the tenured dwelling.

Chapter 7: "Second-rate citizens and scumbags"…How women describe themselves as long-term renters

The women's narratives were an entry point to understanding the lived experiences of renting long-term. In this chapter I explore how the women's accounts bring to light the stigma several of the women encountered as renters and the affects stigma had upon their ability to negotiate their renter identity.

This chapter engages with Goffman's sociological theory of stigma (discussed in detail in Chapter 3) as a means to understanding how the women negotiated the perception of renters (external) to affect their identity. I outline three thematic categories that are representative of the women's articulated experiences of renting and being a long-term renter. The thematic categories represent how the women perceived renters are socially constructed; renters as a tenure (moral) underclass, renters as a risk and renters as illegitimate consumers of housing.

In this chapter, I draw from Link and Phelan's (2014, p. 24) concept of "stigma-power" to demonstrate the dynamics of power in regard to stigma and the role of stigma-power as part of the social interactions between the women, lessor and/or residential property manager. I maintain that stigma and stigma-power reinforced the women's diminished position as a long-term renter in Australia's housing system (the 'field'), which has implications for the women in achieving housing security and experiences of 'home'. In this chapter I consider research question three, but also address one and two.

In the following section, I highlight the ways in which the women describe how they feel about being a long-term renter and their understanding of how renting is perceived more broadly in the context of Australia's home owning culture.

Section One: Negotiating 'perception of renters (external)'

In the proceeding discussion, I demonstrate how the women negotiate the external perception of renters by acknowledging and rejecting the stigma that is rooted in the meanings, assumptions and stereotypes associated with renting and being a long-term renter. I illustrate how the women's social identity is implicated through association with their tenure status. The language and expressions the women adopt to describe how renting and being a long-term renter is perceived, confirms that housing tenure acts as a mode of social

classification (Ruonavaara 2012). I maintain that the women are implicated by their housing circumstances and categorised as an inferior social group. I further demonstrate how social identity is closely tied to tenure status and specifically, how the women are portrayed as "flawed consumers" (Bauman 2005, p. 38). Woven throughout this discussion is prior research that engages with the perception of renters. This literature provides insights into: how the women engage in identity management (Gonyea & Melekis 2017); how housing tenure can act "as a proxy for moral character" (Vassenden & Lie 2013, p. 79; see also Cook, Taylor & Hurley 2013; Rollwagen 2015); which challenges and undermines the legitimacy of renters as consumers of housing in the 'field' (Bauman 2005; Cheshire, Walters & Rosenblatt 2010; Crabtree 2016; Rose 2000; Vassenden 2014).

The social construction of renting as a tenure (moral) underclass

Measuring their tenure status against the benchmark of home ownership, the women explicitly articulated an awareness of their position in the Australian housing system (the 'field'). The statements - lower class, second-rate, second-class - reflected an assessment of their *worth* as citizens. These disparaging labels were indicative of tenure status and the socially constructed meanings associated with housing tenures (Ruonavaara 2012); the women expressed a sense of failure and being failures when they talked about renting and being a long-term renter. Interestingly, fourteen of the twenty women who contributed to the research, had been home owners or mortgagees at various stages of their housing pathways. Broader cultural aspirations towards owning one's own home and the achievement of home ownership, permeated the women's understandings of how they were perceived as renters in the context of the 'field'.

Feeling like a failure and describing oneself as a failure were common expressions used by the women. Caroline made an assessment of her non-home owning status and asserted that:

> [I] am so clearly a failure in the ways of the world […] I don't have a proper house (*laughs*) […] I'm kind of the underclass you know, except, I'm not part of that underclass that's really under-educated. (Caroline, aged 63)

The house that Caroline was renting at the time of her interview could be described as a rudimentary shelter, as she often managed mice infestations and water inundation during inclement weather. The roof of the house is structurally unsound and Caroline described water running down the lounge room wall during heavy downpours of rain. Caroline's home

feels like a temporary shelter. There is a "permanent impermanence" (Brun 2012, p. 427) about Caroline's dwelling space where she attempts to create a 'home'. Caroline's state of dwelling (including the physical structure) exacerbates her sense of having failed and being a failure. A *proper house* to Caroline is one that she owns and can "set up your life as a permanent thing" (Caroline, aged 63). Caroline qualifies this self-assessment of her social position by stating that she is educated. Caroline enacts a strategy that rejects the external perception of her tenure status by calling upon cultural capital (Bourdieu 1986, p. 245); as associated with the prestige of tertiary education. Caroline's comment about being educated is indicative of her attempts at "passing" (Goffman 1963, p. 92) to alleviate or deflect the stigma associated with renting.

Tenure status is at the forefront (information that is known and readily available to the parties) of the women's social identity during interactions with a lessor and/or residential property manager, a potential employee, work colleagues, family and friends. Dependent upon how skilfully the woman has been able to control this aspect of her social identity by concealing it, depends upon who is privy to this information. Social interactions are sites for identity management and to enable ongoing negotiation, people may engage in a form of information control that Goffman (1963, p. 92) calls "passing". Several of the women engaged in Goffman's notion of "passing" to manage the discreditable characteristic (i.e. renting as a tenure status and being a long-term renter).

Kitty (a previous mortgagee), subscribed to the discourse that imposes a moral assessment of people based upon tenure. Kitty explained:

> They (*home owners*) must obviously been good savers and hard workers and it tells something about the people themselves too doesn't it, sometimes not always like in my case it's not my fault (*laughs*). (Kitty, aged 80)

What is telling in Kitty's reflection, is the haste to which she delineates her own experience from other renter households, by qualifying: "it's not my fault" (Kitty, aged 80) by way of qualifying and thus protecting her social identity.

Violet, like Caroline, feels that regardless of a life well lived, the sense that she has failed is persistent. Violet chose to contribute to the research when she considered the participant recruitment poster, which asked women how they felt about housing security, the rented home and their future housing aspirations. Violet (aged 60) explained her feelings about

renting and being a long-term renter: “First thing I thought, yep, second-class citizen, not your fault. […] and feeling like a failure”.

When I asked Veronica what it’s like to be a long-term renter, she replied with passion and gusto:

> Ah, second-class, yep! Second-class. […] Because it's the old Australian dream to own your own home, your quarter acre block. Live a miserable life if you have to, to keep it […] So many people...It's so true isn't it?!! […] Yeah I had all that respectability and I put up with all the crap because I had it. A good address, a very good address. All that. (Veronica, aged 68)

I discovered later in our conversation that domestic violence was the *miserable life* and *crap* to which Veronica made reference. Veronica rented in the private rental sector long-term (30 years) and at the time of our interview had a secure tenure in community housing. The recently purpose built unit that she rented, is located in a fashionable part of inner-city Hobart. Veronica described herself as a “post-code snob” (Veronica, aged 68). In an attempt to deflect the enduring stigma attached to subsidised housing, she called upon the symbolic capital that is tied to her current inner-city location to affect her social identity (Bourdieu 2010).

Vassenden and Lie (2013) apply Goffman’s notion of stigma to a qualitative investigation of social housing tenants in Norway regarding how they engage in information control (i.e., “passing” (Goffman 1963, pp. 92-128)) with an aim to concealing their tenure status as they feel they *do not live up to* the ideal and moral character associated with home ownership. The women struggled with the well-meaning advice of family members who encouraged them to re-enter the housing market. Whilst several of the women harbour this aspiration, it is financially unattainable for all of the women who contributed to this research. Meredith recounted a recent conversation with her sons who questioned Meredith’s housing choices, asking as to why she would want to live in such a poor area. When I asked Meredith (aged 64) why her sons thought her neighbours were “Bogans”, she explained that renters are thought of as “lower-class”.

Whereas Debbie, Caroline, Violet, Veronica, Meredith and Rachael talked about the perception of renters as being second-rate citizens, second-class citizens, failures and lower-class, Bec explained that she felt she was situated on the “lowest rung” (Bec, aged 57). Bec elaborated:

> Oh look, it’s all part of the great Australian dream and the American and English dream.

> It's because we're not European. You know, it's like we've built up this culture of home ownership and Better Homes and Gardens (*a monthly magazine and television show*) (*both laugh*) […] it's the culture. (Bec, aged 57)

Bec, with her now ex-husband, owned two homes and the self-critique of her current housing circumstances was underpinned by the prior experience as a mortgagee. As part of our conversation, Bec explained that she is "absolutely shocked to have ended up in this situation" (Bec, aged 57). This sentiment was laden with a sense of grief for the loss of the owned home, specifically the guilt she felt for not having any assets for her daughters' inheritance. Fortunately, Bec was emotionally supported by her children, who encouraged her to reflect upon her housing pathway not as a failing, but as a testament to their mother's staunch resilience in maintaining adequate housing for herself and her children. Drawing from her children's favourable character assessment, Bec aimed to counteract the stigma. Bec had determined that the quiet suburban street where she rented was popular for student accommodation, as the location was within walking distance to the university campus. She felt her housing consumption practises were acceptable in this particular neighbourhood and enacted this narrative to deflect the stereotypes associated with renters. Bec elaborated:

> *Gina: So do you think being a renter in this community makes a difference?*
>
> Oh, look I feel comfortable being a renter here because I'm surrounded by students. Next door is all students and they're everywhere all uni students, so I feel like I'm one of them (*laughs*). Yeah, so umm, yeah it doesn't, I don't feel (pause) no see it probably is different too if you were maybe in Churchill Avenue (street located in the affluent suburb of Sandy Bay) or somewhere like that you might feel different. I don't know.

Caroline's following statement challenged the notion that the negative perceptions associated with renting and the private rental sector are undergoing a cultural shift. Caroline strongly believed that home ownership would continue to be the privileged tenure regardless that an increasing number of households were reliant upon the private rental sector for their housing needs. Caroline argued that the issues facing women renters were not considered or addressed with concerted political will. Caroline angrily contended:

> So, I think we're just becoming this underclass and as always, women are always under, you know, their interests are always underneath those of men […]. Obviously women who are renting are a sort of underclass. They are women who have often had (*pause*) that you've had a house and lost it or you haven't achieved that you've never been married, you've never been in that relationship which is how you kind of consolidate, then you're really just not of much interest. Yeah it's a sad thing but true. (Caroline,

aged 63)

Caroline's insightful assessment highlighted the gendered nature of housing and is telling of women's overall position in Australian society (see for discussion Saugeres 2009). These matters are the focus of discussion in Chapter 9.

The women shared a common desire to raise awareness about their dwelling experiences and affect change regarding their precarious housing circumstances. Yet, several of the women felt hopeless and attested that their *invisibility* is revealing of the fact that society has cast them aside. The women's sense that they are perceived as second-rate citizens, second-class citizens and members of an underclass starkly highlighted the existence of tenure prejudice. It was implied that as renters, they are not wholly part of society and this position threatens their sense of belonging, right to membership and access to the benefits of citizenry.

Amanda argued that:

> […] nobody cares to be honest. Nobody gives a stuff about us, as tenants and even the Tenancy Union in (*location omitted*) yesterday, the day before said that umm, it's not a good position to be in to be a tenant. (Amanda, aged 68)

Up to this point, I have focused on renters as a tenure (moral) underclass. It is necessary to explore in more detail the theme of negotiating the perceptions of renting and being a long-term renter. Therefore, in the proceeding discussion I engage with the notion that renters are socially constructed as itinerant, transient, untrustworthy and poor.

The social construction of renters as a risk

The women were highly cognisant of the stigma embedded in the meanings, assumptions and stereotypes that are associated with renters as a social group. The women displayed an aptness at affecting their social identity by enlisting cultural and symbolic capital to negotiate the negative perception of renters and thus, the stigma. As discussed in the previous sub-section, the women engaged in *passing* to negotiate the stigma and deflect the negative perception of renting and being a long-term renter. Furthermore, language such as itinerant, gypsy, transient, untrustworthy and poor, encapsulated an overarching theme of risk, which the women asserted is symbolic of how renters are perceived.

In a private rental sector that favours short-term tenure, Denise had been skilled in negotiating predominantly long-term leases. Denise spoke of the physical, emotional and monetary investments she has afforded to the rental properties where she had lived, as part

of making them 'home' and importantly, to cultivate a sense of permanency in regard to her housing circumstances. Denise employs a strategy of deflection by highlighting her reputation as a good steward of the tenured 'home':

> […] I've got a number of friends in that same category and you know we're all decent, but we've all had our long-term rentals you know we've found good landlords and you could come into any of our homes and you would not know that we are tenants because they look like our homes […]. (Denise, aged 60)

Denise's capacity to create gardens provided her with cultural and symbolic capital (Bourdieu 1985, p. 724) that acted as a signal to the broader community of her ability to bring aesthetic value to the neighbourhood. Denise assured me that her efforts were worthwhile as both (home owning) neighbours and lessors had been forthcoming with praise for her good stewardship of the tenured property. This social signifier contradicts the generalisation that renters are not *invested* in the places where they live (Cook, Taylor & Hurley 2013; see also Bourdieu 2010). The moralistic assumption that private property owners are superior to renters by way of an attachment to neighbourhood and therefore investment in the community, disregards the long-term incumbency available to home owners compared to a dominant culture of short- term tenancy agreements offered in the private rental sector (see for discussion Rollwagen 2015; Stern 2011).

For some of the women, the constraints of stigma are experienced during interactions with the lessor and/or residential property manager. Denise explained that she felt her limited financial resources and resultant long-term renting, are perceived as reflective of a weak character. The residential property managers that Denise has encountered have oscillated between the meanings, assumptions and stereotypes associated with renting and renters that constitute Denise's "virtual social identity" (Goffman 1963, p. 12) and her "actual social identity" (Goffman 1963, p. 12). Denise explained:

> I think they (*residential property managers*) look down their nose at you, you know like umm, yeah, I find them a bit condescending, a bit patronising. […] and I always, you know as a (*occupation omitted*) I always say, yes, I'm one of those older women […] waiting to get the pension, no superannuation, no home and you know they (*residential property managers*) look at you and say well you're a decent person you're not, you know, you're not umm that idea that, that conjures up you know someone who's umm, who's umm sort of transient or whatever. I'm not transient. (Denise, aged 60)

Denise (aged 60) explained that renters are historically thought of as "itinerant" like a "gypsy"

and as part of protecting her social identity, strongly rejected the notion that she was a temporary resident.

Cook, Taylor and Hurley's (2013) insights are based on data taken from three in-depth interviews with residents who were adverse to the proposed development of higher density housing in their neighbourhood. Residents of Manningham (a suburb of Melbourne, Australia), expressed their opposition to high density planning, as evident from feedback gained through a participatory planning process (Cook, Taylor & Hurley 2013). Of key concern to residents was the perception that higher density housing would attract an unwanted increase in the number of renters to the area (Cook, Taylor & Hurley 2013).

Importantly, home owning residents argued that the presence and associated behaviours of renters might encroach upon their home-making practises (Cook, Taylor & Hurley 2013). Namely, renters were seen to lack commitment to the community and a sense of pride in the dwelling that would lead to a decrease in the aesthetic and therefore monetary value of surrounding dwellings (Cook, Taylor & Hurley 2013). Informing these perceptions was the portrayal of renters by home owning residents as "itinerant loners" (Cook, Taylor and Hurley 2013, p. 132). Furthermore, home owning residents questioned the character of renters as there was uncertainty as to the socio-economic background of these particular households. Cook and colleagues concur with Colic-Peisker and Johnson's (2010) earlier work, which argues that housing tenure plays a pivotal role "in processes of social stratification and stigmatisation in Australian society" (Colic-Peisker & Johnson 2010 cited in Cook, Taylor & Hurley 2013, p. 132). Crabtree (2016, p. 175) argues that:

> […] the dominant Australian discursive bias towards ownership means that the bracketing of property creates or reinforces a substantial blindness to phenomena such as the work of rental occupants in adding value to not only the home in which reside, but also to their broader neighbourhood and to society.

The women attested that as renters they were subject to negative character assessments. Anna explained that renters are socially constructed as untrustworthy:

> […] my thinking has been that people who own places that they rent (*the lessor*) they have a certain sense that the renter is going to be out to get them. It doesn't [matter] what the renter does or doesn't do, certain (*pause*) you know […] owners have that type of attitude. They're not generous at all. (Anna, aged 65)

When Bec (aged 57) adopted the language of "second-class citizen" she referred to how she felt about the process of quarterly inspections. Bec explained:

> Well it feels like, it feels like you aren't, somehow you are not to be trusted, you are a second-class citizen you need to be inspected to make sure that you're, you know, an upstanding citizen or something? But I quite frankly, I mean 'cause I hasten to add, I've actually been a landlord and I would never, I wouldn't have wanted to put my tenants through that, I would have trusted them a bit more, I think that quarterly is ridiculously. Six monthly maybe. But I'm really, really happy 'cause Max (*the lessor*) never comes, so I don't have to worry about it (laughs). (Bec, aged 57)

Amanda echoed Bec's sentiments and made the following remark when she explained how she feels about quarterly inspections:

> It's horrible […] It's almost feeling well, they don't trust me to look after it (*the house*) you know even though three months has gone or four months is gone (*of the tenancy agreement*). It's umm, you're just overpowered […] general society, I do know some people that look down on you if you're renting, mmm. You're seen as poor, you come from the poorer end of town". (Amanda, aged 68)

The language and sentiments that the women adopted to describe how they believe tenants are perceived resonates with the findings of Heather Rollwagen's empirical research. She states that housing tenure is a social signifier and is strikingly evident in cultures where a discourse of home ownership dictates that renting in either social (public and community housing) or private rental markets, as substandard tenures (Rollwagen 2015). Tenure prejudice manifests in socio-spatial polarisation and has implications for renters, as it exacerbates the power imbalance between these two socially constructed groups (Rollwagen 2015). The nature of this power imbalance gives way to potential incivility and Rollwagen (2015, p. 1) posits that the "presence of rental housing is constructed as a risk to neighbourhood safety by urban home owners". Rollwagen's findings highlight the uneven nature of the 'field' and the women's accounts of renting and being a long-term renter attest to the power imbalance present within the structure and hierarchy of the Australian housing system (the 'field') (Bourdieu 1991, pp. 229-230). The power imbalance is legitimated by residential tenancy legislation (Crook & Kemp 2014; Hulse 2014; Hulse & Burke 2016; Hulse & Milligan 2014; Toohey 2014), housing and taxation policies (Morris 2009a, 2017).

Home owners who contributed to Rollwagen's (2015) research equate private property ownership (and the associated financial investment), as representative of a good and moral

character. Conversely, renters are cast as inherently untrustworthy (Rollwagen 2015). Home owners described the presence of renter households as a threat to the "stability" (Rollwagen 2015, p. 10) of their neighbourhood and this was part of constructing renters as transient and short-term. This was perceived as a risk to urban safety due to increased uncertainty when determining "'who belongs'" (Rollwagen 2015, p. 10) to the neighbourhood. Almost half of the home owners in the sample (*n.* 23), made explicit connections to the incidence of crime and the presence of renter households (Rollwagen 2015, p. 13). As part of the discourse that constructs renters as a "risk to the community" (Rollwagen 2015, p. 14), home owners acknowledged the propensity for renters to engage in anti-social behaviour as being reflective of their lack of place attachment and indicative of their disregard for social cohesion, a symptom they linked to the perceived transient nature of this social group.

The marginalisation of renters as a social group by home owning residents perpetuates tenure prejudice and potentially creates barriers to meaningful social interactions. Strikingly, home owners in Rollwagen's research acknowledged they did not engage in neighbourly relations with renter households. Their character assessments regarding renters were based on "generalizations" (Rollwagen 2015, p. 14). Whilst the author acknowledges the small sample size, which was focused on participants located in one city, she argues that the home owners' "opinion[s] reflect the broader cultural ideas of housing tenure that pervade contemporary capitalist democracies" (Rollwagen 2015, p. 14).

The women who contributed to my research experienced a sense of *othering* and subsequent exclusion. The cultural norm that esteems home ownership as superior to tenure in the private rental sector is pervasive in categorising renters as a moral underclass and thus a risk. In the proceeding discussion, I continue to explore the women's identity as renters and how the women's housing consumption behaviours are scrutinised.

The social construction of women renters as illegitimate consumers of housing

The women felt that their long-term renter status categorised them in a tenure (moral) underclass. Due to the women's financial constraints they were unable to consume housing as mortgagees or home owners. The politics of consumption determine that in the Australian housing system (the 'field'), mortgagees and home owners housing consumption behaviours are considered in line with societal expectations and cultural norms (Kemeny 1977). The

women, as long-term renters were thus perceived as “flawed consumers” (Bauman 2005, p. 38). The women were outside of the acceptable realm of private property ownership (Vassenden 2014), the advantages this tenure status seemingly bestows upon the person and the symbolic messages it sends to other actors present and operating in the ‘field’ (Bourdieu 1985). Home ownership as a tenure status is a resource in the ‘field’ that acts as a signifier of social status and thus symbolic capital (Bourdieu 1985; 1999).

Anna’s strategy highlighted her capacity to reject the perception that renting is inferior, short-term and marks a transitional stage on a person’s housing pathway. Anna grappled with an earlier socialisation that is reflective of the collective ‘habitus’ of Australia’s home owning culture:

> […] well as I said I come from a family being owners […] you know to save money and to have money to buy a house […] to move into a situation where you just fill up the years with renting feels like a very big shift in Australia but I see for myself no other way than to have that. […] To be a renter is fine and I always think that someone's got to rent these places that these people want to have they want someone to rent and it's important that that happens so I've got a role to play in that. You know I don't have to feel like a second-class citizen. Which is where we can as a renter and part of that thing of the you know, it's about owning your own home and having your own home and that, part of that is if you're a renter then you're a second-class citizen, I suppose is the best words to use and being a renter and seeing myself that's not what I want to feel. I don't want to feel that way. (Anna, aged 65)

Dysfunctional consumption practises and its assigned status (‘flawed’) has implications for belonging and maintaining legitimacy in a consumer society. Anna (aged 65) strongly rejected the notion that her tenure status denoted her social identity as “a second-class citizen”. As part of her insightful strategy she made reference to her housing consumption practises (long-term renter) as essential and valuable in the ‘field’.

Cheshire, Walters and Rosenblatt (2010) studied the tensions between households in mixed tenure master planned estates as an extension to Bauman’s (2005, p. 38) thesis regarding “flawed consumers”. Cheshire and colleagues engaged with the work of Rose (2000), his conception of “ethopolitics” (Cheshire, Walters & Rosenblatt 2010, p. 2601) and the late modern citizen. The authors aim to draw attention to the aesthetic and moral values assigned to housing consumption and argue that citizenship and belonging is measured by the ability to consume and consumptive practises (Cheshire, Walters & Rosenblatt 2010; see also Rose 2000). The degree to which one can choose to consume and the choices made regarding

consumption, is closely tied to status (Rose 2000). Identity, the "project of the self" (Cheshire, Walters & Rosenblatt 2010, p. 2602; see also Vassenden 2014) is an outcome of consumption that attracts judgements concerning consumption choices. Therefore, when a person is limited or restricted in their ability to consume and make choices regarding consumption in a consumer society, they are deemed as "flawed" (Bauman 2005, p. 38; see also Cheshire, Walters & Rosenblatt 2010; Rose 2000).

Several of the women engaged in a process of self-assessment regarding their housing consumption practises and in doing so, perpetuated a discourse that equates the payment of rent as akin to financial loss (Smith 2015). For example, Patricia commented that "renting is dead money" (Patricia, aged 57), whilst Amelia explained that paying rent is "wasted money" (Amelia, aged 66). Edith's financial literacy, her inability to enter the home owning class and subsequent housing choices, were also scrutinised by her children and siblings. Edith explained:

> Well I've got a son that umm, he...they're not very pleased with me as they think I should be better off and I'm not, I haven't got a cent but so what, I have a happy life (*laughs*) […] the daughter umm, she knocks me for not having a house. She's got one, but she's on her own but she's got one, that's hard. And then my brother...brothers, they've always criticised me...everything is around not having a house. It doesn't matter if you're a good person, you have a good life, you look after family, it's the fact you've haven't got a house and that's all that seems to matter to them and I've had to put up with that for so long and the few times I've bought a house it's, "oh hooray she's done it finally" and then something happens and I have to sell. (Edith, aged 72)

Edith's family assert that she has failed. This estimation contradicted the reality that Edith skilfully utilised the private rental sector to meet her housing needs and subverts the effects of gendered structural disadvantage; namely, the social roles that Edith assumed across her life-course as wife, unpaid domestic labourer and primary carer that have historically constrained her capacity to accumulate wealth. Edith has also provided ongoing (unpaid) care for her grandchildren. I discuss this issue in detail in Chapter 9.

The master planned estate, described as a recent urban phenomenon, is promoted as synonymous with affluence, exclusivity and an assurance that neighbours will share the same values in regard to lifestyle aspirations (Cheshire, Walter & Rosenblatt 2010). Home owners, in this urban setting, are reported to have openly expressed dissatisfaction as to the neighbourhood presence of renter households. The authors' maintain that the "ethico-

politics of conduct" (Cheshire, Walters & Rosenblatt 2010, p. 2610; see also p. 2602) underpins this demonstration of tenure prejudice. Renters are constructed as lacking in commitment to ideals and failing on three aspects: "aesthetics […], ethics […] and community" (Cheshire, Walter & Rosenblatt 2010, p. 2602). *Aesthetics* refers to the ability to maintain the appearance of the property to an expected standard and one that is representative of the broader home owning neighbourhood. Whilst *ethics* represents a lack of commitment to self-care, "sense of pride and self-respect" (Cheshire, Walter & Rosenblatt 2010, p. 2607), which is reflective of the individual's failing to maintain good order of the property. Rented homes are classified as distinguishable due to un-kept front gardens, which are visually displeasing, breaking the aesthetic standards evoked by owner occupied households and therefore pose a risk to the overall "quality of the estate" (Cheshire, Walters & Rosenblatt 2010, pp. 2608 & 2610). Finally, *community* is conceptualised as the "moral obligation" (Cheshire, Walters & Rosenblatt 2010, p. 2607) renters have to the neighbourhood, as the perceived impact of their aesthetical and ethical failings result in financial impacts on property values for home owner households within the master planned estate.

Home owners expressed dissatisfaction as to the property developer's broken commitments regarding the allowed number and distribution of renter households in the master planned estate (Cheshire, Walters & Rosenblatt 2010). Home owners perceived that the master planned estate should segregate against the presence of renter households, which is an advantage to the accumulation and maintenance of symbolic capital (Cheshire et al 2010, p. 2611). The expectation that property developers will enact measures to prohibit the number and distribution of renter households, further reflects the perception that a buffer is required from the housing consumption choices of renters, as they are revealing of an ethic that lacks self-discipline, "ambition" and a "failure to invest in a sound financial future" as rent is considered "wasted money" (Cheshire, Walters & Rosenblatt 2010, p. 2609). This display of lax ethics erodes the "exclusivity" (Cheshire, Walters & Rosenblatt 2010, p. 2612) of the master planned estate and has the perceived potential to reduce property values for home owners within the gated community.

At the time of the interviews, none of the houses tenured by the women were located in master planned estates or gated communities, but their experiences of tenure prejudice were strikingly evident. Most notable, is the sense that their housing consumption practises were

perceived as inferior to those of mortgagees or home owning households. This assessment was made by external parties: predominantly family members and residential property managers. In the proceeding section, I discuss Link and Phelan's (2014, p. 24) notion of "stigma-power" and apply the author's understanding of the processes of stigma to highlight the unequal distribution of power and how this effected the women's achievement of housing security and experiences of 'home'.

Section Two: Negotiating position in the 'field'

Bourdieu, expounding his 'theory of social practice', posits that the 'field':

> […] contains people who dominate and people who are dominated. Constant, permanent relationships of inequality operate inside this space […]. All the individuals in this universe bring to the competition all the (relative) power at their disposal. It is this power that defines their position in the field and, as a result, their strategies (Bourdieu 1998b: 40-41 cited in Thomson 2014, p. 72).

The women's position in the 'field' is subordinate as defined by their tenure status. Some of the women (cognisant of their position) aimed to negotiate the stigma entrenched in the meanings, assumptions and stereotypes associated with renting and being a long-term renter. The women's capacity to deflect the stigma (to advance their social identity) and the strategies they engaged in to improve their position in the 'field', were (concomitant) consequential of restricted access to capital(s) (Bourdieu 1977, 1991, 2002; Bourdieu & Wacquant 1992). Specifically, this refers to the constraints of limited economic capital for the purpose of housing consumption practises. That is, they did not possess the power to change the way in which they consumed housing through private property ownership. The women expressed feelings of shame and experienced disadvantage and discrimination, which I argue are the implicit and explicit expressions of "stigma-power" (Link & Phelan 2014, p. 24). In the proceeding paragraphs, I briefly engage with Link and Phelan's (2014, p. 24) notion of "stigma-power".

The 'workings' of stigma-power: "exploitation, control or exclusion of others" (Link & Phelan 2014, p. 24)

Link and Phelan (2014, p. 24) build on Goffman's theory of stigma and propose the idea of stigma-power to highlight the discrete functionings of power and the outcomes of stigmatisation. Reporting on the experiences of people with mental illness, Link and Phelan (2014, p. 24) posit that "stigma-power" is a means to "sustain hierarchical social

relationships". If the aim is to "keep people down, in or away" (Link & Phelan 2014, p. 24), stigma-power is an effective method of "exploitation, control or exclusion of others" (Link & Phelan 2014, p. 24). The stigmatised party is induced to feel subordinate reinforcing the existing status quo or to establish conditions for a power imbalance (Link & Phelan 2014). Stigma-power is not always overt, nor highly recognisable and the impetus for employing stigma-power is not implicitly expressed nor is the event of stigma-power necessarily acknowledged and therefore challenged (Link & Phelan 2014). The characteristics of stigma-power contribute to the effectiveness in achieving these aims. In the following sub-section, I discuss the outcomes of stigmatisation – shame and discrimination – as experienced and articulated by the women.

Shame and discrimination: the implicit and explicit outcomes of stigma-power

> […] so I think [for] a woman renter, it is harder in society. […] Being bullied is a big thing for women on their own, even other women. Real estate agents are not caring people (Amanda, aged 68).

The women who contributed to this research attested to experiencing shame and discrimination; both outcomes of stigmatisation. For some of the women, their position in the lessor – tenant residential property manager social relation (and subsequent interactions), was *maintained* as subordinate. The subordinate position mimicked the women's position as a long-term renter within the hierarchy of the 'field' (the Australian housing system). Edith explained that she has been treated with condescension and disrespect during interactions with residential property managers and she attributed this to her tenure status. She recalled a recent experience:

> I made a note to tell you today about the real estate agent [...] I've been around a long time and a lot of people know me and it gets to the stage when you start getting treated differently. Instead of being, "oh, here's Edith she looks after houses", it's "oh no not her again she's not still renting?" and I don't like that. In fact the lady who, (*name of real estate agency omitted*), […] said it to me a couple of houses back. I thought gee that's sad isn't it? It's her bread and butter […] they've gotta say, "Oh, you're not renting again?" […] Why aren't they (*residential property managers*) nice to us? It's not many that are…I just think that's sad. […] You're not looked on the same. (Edith, aged 72)

Shame and discrimination acted to erode some of the women's self-efficacy (Clapham, Foye & Christian 2017). Key aspects of the women's housing circumstances are precarious: tenure security (length and ability to stay on in the property) and rent (unaffordable rent amount

and the threat of rent increase). The women's sense of control over housing circumstances (housing security) are conditional, as it is vulnerable to the will or decision of others (i.e. the lessor and/or residential property manager) (see for example Dupuis 2012; Dupuis & Thorns 1996, 1998; Hulse et al. 2012; Jones & Petersen 2014). These factors alone were unsettling and compounded further by the women's limited capacity, specifically economically, to affect changes to their housing circumstances. The notion that the women have failed and feelings of failure (as discussed previously) challenged the legitimacy of their housing consumption practises and excluded them from the esteem afforded to the home owning class, all of which heightened feelings of shame; felt and experienced. In particular, the responsibility for failure was squarely placed upon the women's shoulders with no apparent acknowledgement to gendered structural disadvantages (Cerise, O'Connell, Rosenman & SaratChandran 2009; Hannem 2012; Hartman & Darab 2017; Jefferson & Preston 2005; Tually 2011), which she may have encountered and continue to shape her housing pathways. These matters are the focus of discussion in Chapter 9.

Caroline described the process of applying for a credit check at the cost of $45 AUD as "humiliating" (Caroline, aged 63). This requirement is non-legislative, but common practise in Tasmania and imposed upon tenants by real estate agencies regardless that the tenant can demonstrate evidence of a sound residential tenancy history. Caroline passionately declared that she had "been employed for eight and a half years in the same job" as she explained:

> Well, the fact that I've been a really good tenant for nine and a half years, you know in this place or other places I've been here for five years, you know I've got a landlord who can say you know she's been a good tenant, she's paid her rent you know, but you know you have to go and get a credit check, you know and they want you to get one that day, if you want to put your (*rental*) application in, you can't get the free one (*credit check*) that takes ten days to come. (Caroline, aged 63)

Michelle (aged 65) explained that she felt "embarrassed" about her housing situation and with the aim to maintain dignity, establish worth and a valued-self, the women deflected from their tenure status by highlighting other facets of their social identity. The women draw attention to their involvement in paid work, volunteering, the raising of children and grandchildren, caring for a sick partner or parents and furthering education. These social practises are signifiers that are imbued with symbolic capital. For example, Amanda explained that she calls upon her volunteering role to construct an alternative social identity as part of her strategy to negotiate her social identity:

> I think that where I do my volunteer work I have the respect there of the people from all areas of life many of them probably don't know that I rent, so I have that respect, before they know any more about me. But general society, I do know some people that look down on you if you're renting, mmm. (Amanda, aged 68)

Shame is an outcome of stigmatisation and when employed (overtly or covertly), is indicative of a power imbalance operating in the lessor – tenant – residential property manager relationship. A sense of shame (shame that is given – "external sanction" and feelings of shame - "internal sanction" (Clapham, Foye & Christian 2017, p. 16)), contributes to the women's overwhelming sense that she lacks control over her housing circumstances and thus is at fault for her precarious situation. Violet asserted that renters are treated;

> […] with disrespect I think. I think they (*residential property manager*) think you're a drop kick. You know you've never done anything with yourself. You've never got, you may have finished umm, grade 12, but probably not and yeah you know you could buy your home, the Australian Dream. There's an American Dream, there's an English Dream everybody's got the dream you know and if you don't, well you don't care […]. (Violet, aged 60)

Violet's feelings were compounded by the pervasive belief that renting and being a long-term renter was inferior, as this social group did not prescribe to the dream of home ownership; signalling to others that she didn't care. Violet felt disadvantaged by her tenure status and attested that when applying for a bank loan or credit card, renters were a "non-entity" (Violet, aged 60). Violet elaborated:

> Yeah, because banks don't want to know you. Loans, credit cards if you're applying for a new credit card and that. They want assets. They want to see that you've paid, that you own something, that you've got a mortgage. That you've got something to sell. Yeah, for sure. You're a non-entity. You're a renter**.** (Violet, aged 60)

Amanda recounted a first-hand experience of discrimination during a time when she lived in an over 50's unit complex located in New South Wales. Amanda explained that she was not invited to resident meetings. Whilst Amanda did not clarify if the meetings were related to the business of Body Corporate, she strongly felt she was excluded on the basis of her tenure status. Amanda explains:

> […] if you owned your own unit you could go to the regular meetings, if you didn't own your unit, you weren't invited. It's such a tragic way of treating people. I got such a shock because I see everyone as equal doesn't matter their culture or their physical demeanour or you know handicaps or disabilities whatever. I try to help the people that are having those problems in society. I mean I had none of those problems and yet I was not accepted in that little group as an *(pause)* an intelligent person I suppose, I

> don't know, [a] person of ability to come along to a meeting and have their say! […] You know I had feelings and thoughts too. I wanted to come and express and enquire about. (Amanda, aged 68)

Amanda's exclusion from these meetings is a demonstration of how stigma-power can maintain hierarchical relationships (Link & Phelan 2014). The 'natural' order of things is subtly reaffirmed (taken-for-granted) (Bourdieu 1989). Private property ownership bestows its membership with legitimacy and thus power, which creates a boundary delineating tenure classes (Bourdieu 1985; 1991).

The ability to experience 'home' requires dwelling circumstances that have a sense of permanency and so that life can be habituated and routinised (King 2004). The lack of control that some of the women experienced over their housing circumstances and the signal of diminished self-efficacy to affect change to this somewhat precarious dwelling experience erodes the achievement of housing security, which can be described as unpredictable. Furthermore, the outcomes of stigmatisation (shame and discrimination) act to unsettle the women by reminding them of their subordinate position as renters in the 'field'.

Reflections

I applied Goffman's notion of stigma to further explore the women's adept knowledge of the conditions of the 'field' and specifically, the hierarchy of tenure that allocates renting as a tenure class on the *lowest-rung*. The women articulated a detailed understanding of the meanings, assumptions and stereotypes associated with being a long-term renter (e.g. untrustworthy and itinerant) and the ubiquity of the ideology of private property ownership to differentiating and thus legitimising housing consumption practises over renting or social housing.

The women rejected the assertions that their social identity was tarnished and employed various strategies during their social practice to maintain their footing within the hierarchy of the 'field', albeit as a *second-class citizen*. The rhetoric concerned with home ownership that associates the home owner with high moral values and responsible consumptive behaviours is in contrast to the negative stereotypes and assumptions associated with renting and being a long-term renter. The women skilfully negotiated the management of their social identity and concealed their tenure status by 'passing' (not a social signifier that is readily available during social interactions). The women have internalised shame (shame that is given through

external sanction) and the socialised subjectivity of the long-term renter is one of pathology.

The key resource employed as part of the dynamic of social practice in the 'field' is stigma-power. The manifestation of stigma-power is apparent in the outcomes of the social interactions that some of the women engage in, with the lessor/and or residential property manager. The purpose of stigma-power was to maintain the subordinate position of women renters and an outcome was the subversion of their legitimacy as consumers of housing. Some of the women felt they were inspected (their worth) alongside the tenured dwelling. In the proceeding chapter, I return to the intimacy of the 'home' to explore how the women embody the tenured dwelling. The discussion draws out the relationship of privacy to 'home' and tenure security and returns to the social relational aspects dwelling in the private rental sector, which I consider the micro sites of contestation.

Chapter 8: The 'virtual landlord': Privacy, appropriation and the achievement of housing security

> It is apparent, however, that private ownership does not guarantee privacy and that privacy can be achieved without private ownership. It is not necessary to own one's home before one can relax in it and tenants and owners alike enjoy the right to control access to their private space. What seems to matter, therefore, is not ownership as such, but the right and ability to control boundaries and regulate access. The intimacy of the self, for which Rousseau feared, is undermined not by lack of ownership but by lack of control. (Saunders 1990, p. 292)

The discussion in this chapter explores how some of the women affect privacy as an experience of 'home'. These women strived to negotiate quiet enjoyment (i.e. peace, comfort and privacy), appropriation and the maintenance of the territorial boundaries of the tenured dwelling. The discussion in this chapter explores ontological security in relation to the experience of 'home' as being able to live free from surveillance (privacy). The women's sense of dwelling was made uncertain when their appropriation of 'home' was constrained through the rights of the parties to a tenancy agreement. For example, the right of the lessor/and or residential property manager to conduct quarterly inspection(s).

This chapter foregrounds some of the women's accounts of the 'virtual landlord'; the landlord that is felt in the fabric of the 'home'. The perception that privacy will be encroached (albeit temporarily) is internalised by these women and this uncertainty detracted from their sense of 'home'. I suggest that the cultivation of privacy (the freedom from surveillance) should be a taken-for-granted practice of dwelling (King 2005, p. 26). Living free from surveillance with the ability to manage the boundaries of the tenured dwelling (Mee & Vaughan 2012), is a quality of the intimate territory, which was desired by the women. In this chapter I answer research questions one, two and three (with a focus on the later). I utilise the expression 'quiet enjoyment' to mimic the language utilised in residential tenancy legislation in regard to the tenant's ability to live in the rented property with peace, comfort and privacy.

Section One: Negotiating 'quiet enjoyment' (privacy)

The women like to live free from intrusion from persons that include the lessor or residential property manager and sometimes neighbours or unsolicited visitors (Cheshire, Walters & Ten Have 2018; Dovey 1985). Several of the women experience privacy as a restorative state of being (Seamon 1979, p. 69) and therefore privacy is a highly valued characteristic of 'home'

(Watson & Austerberry 1986, p. 95). When privacy is reflective of the ability to exhibit autonomy over the tenured dwelling (based upon the knowledge that the woman can regulate the territorial boundaries of the tenured dwelling) a sense of place, rootedness and 'home' is experienced by these women (Cresswell 2015, pp. 39-41; Klodawsky 2012, p. 385; Tanner De Jonge & Aplin 2012, p. 247).

The women identified three conditions that enhance their capacity to experience 'home' - privacy, peace and safety - and when these conditions are readily available a sense of continuity is expressed (Dupuis & Thorns 1996; Smith 1994). The expression of these conditions (privacy, peace and safety) can be understood as representative of "person-centred" (Newell 1995, pp. 91-93) connections to 'home' in which the women are the primary focus of their interactions with place. In the proceeding section, I provide accounts of how the women experience 'home' through appropriation of the tenured dwelling.

Privacy (peace and safety): "a quality of place" (Newell 1995, p. 90)

Several of the women highly value privacy, peace and safety and the ability to *just be*, which can be understood as an essential element of the comfort that they seek in the intimate territory of the 'home' (Dowling 2012, p. 367; Smith 1994). Violet's reflections captured the sense that 'home' needed to be a haven (Dowling 2012, p. 367), a place that exhibited qualities that enticed her to return to the ease of its familiar confines (Tanner, De Jonge & Aplin 2012). Violet explained:

> […] well home is somewhere I have to feel safe, secure. I don't like it dark, I don't like dark. I like lots of light and windows umm, preferably not looking out at a brick wall, so you know some sort of greenery ideally a beautiful view would be wonderful or looking at water, garden umm, even if it's fenced off with the garden you know you make it your own. But also feeling of peace and not that you, you walk in and you just don't want to be there, it's got to be somewhere where you can relax and umm feel peaceful and mainly for me it's security, privacy and something that's, that's safe if you like. A safe place. (Violet, aged 60)

Unfortunately, at the time of her interview, Violet could not realise her aspirations for a sense of safety. In an effort to reduce the amount of rent paid, Violet's only choice was to live in a "lower rental house" (Violet, aged 60). She surmised that the cheaper rent reflected the standard of the property. Violet assumed she was powerless to expect windows that locked and a front door that provided security.

Denise (aged, 60) described 'home' as exhibiting two equivocal factors that enhanced the conditions for privacy: "I suppose safety and security, yeah umm my space, my personal space". Amanda (aged, 68) explained that 'home' is "like having my peace and my safety". 'Home' for Felicity means that: "[…] it's full of peace and love and harmony. […] And I've got a beautiful garden" (Felicity, aged 74). Michelle's notion of safety extended to her desire for "familial togetherness" (Dowling 2012, p. 368) and she expressed a desire to experience this as part of 'home'. Michelle explained:

> Somewhere where I feel safe and somewhere that I can bring my children to and its home for them, it's somewhere for them to come to. I just want somewhere for my kids to come to. Yeah and with things that even though I've moved a lot, like I've moved 53 times […] I've still got my stuff, you know that's familiar to them and for me too, you know like I yeah...somewhere that feels like home, yeah. (Michelle, aged 65)

According to Dupuis (2012, p. 158) 'home' links the "material environment with a deeply emotional set of meanings to do with permanence and continuity". The expressions of 'home' and its connection to privacy articulated by these women, validates the subjective relationship of person to place that Dupuis (2012) describes. Furthermore, the condition of privacy described by Denise, Amanda, Felicity and Michelle can be categorised as an "interactive condition" (Newell 1995, p. 91) that when considered through Newell's theoretical framework, describe a form of privacy that is "person-centred".

In the proceeding discussion I explore how the women cultivate privacy through quiet enjoyment and appropriation of the tenured dwelling. When the women possess the capacity to live in a manner that they desire - permitted to enact every day practises of dwelling - they experience high degrees of appropriation and concomitant degrees of privacy (King 2004, p. 41). This discussion focuses on the experience of privacy as "place-centred" (Newell 1995, pp. 91-93) with the women central to the person - place interaction.

Privacy: through appropriation and quiet enjoyment of the tenured dwelling

> Appropriation *n*: the making of a thing private property, whether another's or (as now commonly) one's own; taking as one's own or to one's own use. The thing so appropriated or taken possession of. (Oxford Dictionary)

'Appropriation', the final theme of Seamon's (1979, p. 71) "at-homeness" speaks to the *ability*

for privacy that Windsong (2010, p. 207) notes manifests through "a sense of possession and control" (see also Dowling 2012). Where there is little to no opportunity for privacy, an environment is lacking where place attachment and at-homeness can occur (Seamon 1979). King's (2005, p. 26) philosophy regarding 'home' draws upon Seamon's work and the notion that access to privacy in the 'home' should be "taken-for-granted" as part of everyday life. This is not evident for several of the women and in Section Two I discuss how privacy is dislocated as part of the experience of dwelling in the private rental sector.

The freedom to dwell – to live in the manner that one deems fitting - is dependent upon privacy. Kitty enjoyed unfettered freedom to dwell in privacy ("to live the way I want") and thus experienced high levels of appropriation. Kitty (aged 80) attributed this to: "being able to have my stuff around", which includes her piano and three-hundred year old clock. Anastasia (aged 64) likes the freedom of a relaxed and untidy 'home' with stacks of paperwork and a messy notice board. The notion of discarding the "bits and pieces" (Anastasia, aged 64) of paper that represent memories causes her distress. She explained:

> […] I've got stuff everywhere and now I've got things into plastic...it's very small it's very untidy and most people who do get to get inside there (*the flat*) I can see on their faces they're feeling claustrophobic just by stepping inside the door. But I sort of love it, it's all of the colours that I like and it's all of the bits and pieces, it's not in, it's not, it's just mess really. (Anastasia, aged 64)

Thus, Anastasia appropriated the tenured dwelling by living in a manner that she deems pleasurable and her ability to do so enhances her experience of 'home'.

Bec's capacity to experience 'home' is contingent upon access to privacy and the knowledge that she is in command of how she wants to live in *her* 'home'. Bec continued to return to the notion of privacy throughout our conversation and she explained:

> Well it's my refuge, it's where I (*pause*) it's so important to me to have somewhere to be where I can just be myself. Lie around on this couch and stare at that (*Bec pointed to the TV*) (*Bec and Gina laughing*). […] Yes, yeah that I can just be myself totally and just feel that no one is, no one can get at me, especially after a hard day at work. Yeah. (Bec, aged 57)

Bec's 'home' was a place of industry that existed concurrent to and part of the lived-space where she dwelled. During 2012, Bec had transformed the garage into an art studio where she taught painting classes. Bec utilised the financial revenue to supplement her income and service the financial debt that she assumed as a result of her divorce. Bec explained that the

art studio was a source of emotional wellbeing:

> […] if I hadn't (*rented*) this place I wouldn't have had the meeting space for the people that are now my closest friends so, [...] It kind of means more doesn't it...than a...than a house? But yeah it just feels like home because of that I think. (Bec, aged 57)

Although Kitty, Anastasia and Bec have collectively experienced in excess of 60 household moves (3, 40 and 21 respectively) whilst living in the private rental sector, at the time of the interviews they were enjoying the benefits of long-term tenancies (13, 10 and 8.5 years respectively). Access to long-term tenure has enhanced their capacity for appropriation, to settle in and lay down foundations. Whilst long-term tenancies were uncharacteristic for a greater majority of the women interviewed, this condition should not be considered the only factor necessary for experiencing housing security and achieving 'home'.

Two factors that promoted a sense of appropriation and thus 'home' that were common to several of the women's stories included companion animals and creating and tending gardens. During our conversation, Stacey's dog Ruby held prime position a-top the lounge room sofa. Stacey explained that "my dogs have always been very important to me" (Stacey, aged 71). Stacey is a single woman living alone and her dog provided companionship and a sense of security in regard to the protection of the territorial boundaries of 'home' (Petheram 2014). The ability to keep pets (as an experiential aspect of 'home') was important for Caroline. She explained:

> […] my pet and that I've got all the things that are precious to me in it, you know, my books and my bed and I can have a mess if I want (*laughs*) umm, I can put things up that I want to look at and I can, you know, it's kind of a reflection of me, somewhere I come to at the end of the day…you know, to go phew, exhale (*laughs*) and relax and yeah.
>
> *Gina: What does having a pet provide for you?*
>
> Well, its companionship […] like something's there when you come home, like they say they really brighten up the Feng Shui, you know? And…and also they're just part of your family you know these are my last family that I'm responsible for you know? Like, I mean, you just want to be able to look after what has been part of your family until they go. (Caroline, aged 63)

The family pet is part of the materiality of 'home' and can be understood as a form of self-expression (Sixsmith 1986) and for Caroline the family pet enhanced her sense of place-attachment (Dovey 1985; Tanner, De Jonge & Aplin 2012). The family pet represented

continuity and as a measure of the "mnemonic anchor" (Dovey 1985, p. 43; see also Rogers 2013) that was integral to Caroline's meaning of 'home' (Power 2016). Power (2016, p. 17, see also 2008, 2012) maintains that the "intensity of bonds with pets" shape the housing pathways of renters whom acknowledged the restrictions to finding affordable, appropriate and secure housing that was inclusive of non-human family members. Similarly, Caroline tried to secure tenure that permitted the family pet and after several unsuccessful attempts engaged in an elaborate and highly stressful strategy to conceal the non-human family member from the residential property manager (Power 2016). Whilst non-disclosure contradicted Caroline's ethic, she could not personally or emotionally reconcile the notion of surrendering the family pet (Power 2016). Caroline's strategising was symbolic of how she negotiated control of the tenured dwelling through appropriation (keeping the family pet and living in a manner she deemed acceptable) and were symbolic of her capacity to affect privacy.

Rose, Veronica, Kitty and Denise demonstrated their capacity to appropriate the tenured dwelling to the achievement of 'home' and they spoke with pride when expressing their various horticultural achievements. Rose and Veronica's gardens provided them with a sense of stability, constancy and permanency (Dupuis & Thorns 1996). The personal investment of time, physical and emotional labour signifies the embodiment of space that nurtures place attachment (Windsong 2010). Rose explained:

> And so, I lived there (*the rental property*) for six months […] so I established another garden because I can't help myself (*laughs*). I make a place (*pause*) everywhere I go I make it home. And the garden is really important to me. […] I always took reallygood care of the place because I can't not. And always make gardens. But when I left the (*name omitted*) place that really just about destroyed me because having three homes and gardens in a row demolished I felt like bits of my life had been demolished that I didn't matter. That I'd lost part of myself each time my home was destroyed and it really (*long pause*) it really affected me badly and it still does. (Rose, aged 64)

Rose's sense of ontological security was ruptured when the gardens she had created as part of 'home' were tragically destroyed and the enduring ramifications of her experience of loss were salient during the interview conversation (King 2004, p. 153). Rose cultivates a garden at her current home in defiance of a housing pathway that is imbued by impermanence. The historical lack of control over her housing erodes Rose's sense of housing security in her current tenure.

Veronica's reflections about her flowers are emblematic of the sense of security she feels; "the fact that my garden's here I want to stay around to see what comes up in the garden. I want to count the 50 daffodils that I've just planted" (Veronica, aged 68). Veronica's housing pathway includes 30 years in the private rental sector with 12 household moves. During our conversation she explained this is the first time she has felt settled and attributes this stability to a secure tenure in a community housing property where she has lived for two years.

Kitty explained that she "love[s] looking after the place and look[ing] after the garden" (Kitty, aged 80). Denise's garden is her pride and joy and she perceives the garden as a room in her 'home': "yeah 'cause I get a bit claustrophobic so I like to […] have the garden […] to be able to move from the house to the garden" (Denise, aged 60). It was evident from the women's accounts the impact upon their subjective wellbeing of the capacity to create and tend gardens (Clapham, Foye & Christian 2017).

Up to this point, I have outlined three conditions of 'home' - privacy, peace and safety that can be understood as essential to the women's experience of 'home'. The women's accounts highlighted the importance of the ability to *just be* in the 'home', which is part of the comfort that is representative of privacy for some of these women. Additionally, I explored how the women appropriated the tenured dwelling through the keeping of pets and creating and tending gardens. These means of appropriation can be considered the women's strategies and improvisations that they employ to negotiate quiet enjoyment of the tenured dwelling. The proceeding section explores the importance of privacy and the relationship to housing security as being indicative of the women's ability to control the territorial boundaries of the tenured dwelling.

Section Two: Negotiating 'territorial boundaries'

Saunders (1990, p. 292), lauding the many advantages of home ownership as compared with tenure in public housing or the private rental sector, identifies that the capacity an individual possesses with which to "control [the] boundaries and regulate access" of the 'home', has an impact upon their experience of ontological security. Saunders (1990, p. 292 author's emphasis) argues that home owners and tenants alike can achieve privacy but "*stronger* rights are bestowed upon homeowners" that enable enhanced access control.

The women explained that the privacy, security and safety of 'home' can be disrupted by the

lessor and/or residential property manager in two ways; through informal surveillance and quarterly inspections. The women account for these encroachments upon their privacy as intrusive and they described feeling insecure and anxious about their tenure as a result of the interference to their experience of 'home' (Seamon 1979, pp. 80-81).

Exacerbated by these feelings of uncertainty (reflective of an inability to maintain the territorial boundaries of 'home') is the insecurity of tenure analogous to the woman's position (as a long-term renter) in the 'field' (Bourdieu 1990b, p. 63). And acts in addition to the limitations that financial constraint (a lack of economic capital) (Thomson 2014, p. 70) places upon her ability to affect untenable housing circumstances. The capacity to affect privacy and control access to the tenured dwelling can be understood as symbolic of power and thus constitutes a form of 'capital' (Bourdieu 1991, p. 230, 1977, p. 89). Achieving housing security and experiencing 'home' in the private rental sector for some of the women can be understood as shifting along a continuum, never static and always in a state of flux (as noted in Chapter 6).

In Section Two, the notion of 'home' (to the condition of privacy), can be understood as a "person-centred" (Newell 1995, pp. 93-94) connection of person to place when the environment is the focus of the relationship. I have adopted the use of the term *lessor* throughout this thesis. Where the word *landlord* or *landlady* appears in the proceeding text, it reflects the language adopted by the women based on their accounts of the 'virtual landlord'. The following discussion focuses on how the women negotiated the territorial boundaries of the tenured dwelling.

Territoriality: access and control

Sack (1983, p. 56) maintains that human "territoriality is not an object but a relationship" that is indicative of the impetus for controlling access to a place and is fundamental to the process of inclusion and exclusion. Human territoriality is a strategy to control access to place that is "always socially or humanly constructed" (Sack 1983, p. 57). The findings presented in this chapter confirm Sacks (1983) theory of territoriality as they demonstrate how the ideals of 'home' as expressed by the women (privacy, safety and security) are negotiated socially through control over access. And for some of the women renters who contributed to this research the capacity to control access to 'home' was a negotiation of power in the context of the lessor and/or residential property manager social relation. Therefore, the woman's

capacity to regulate territorial boundaries to affect privacy, is a resource and can be categorised as capital (Bourdieu 1991).

At the time of the interview conversation, Amanda's house had no boundary fence and people used her backyard as a pedestrian thoroughfare. Amanda (aged 68) described this occurrence as an "outsider intrusion". She had attempted on several occasions to negotiate with the residential property manager for the installation of a fence. Amanda explained:

> […] that's a part of me having my own peace and safety. When I came here to live, people just walked through here. I was in the bathroom and it has a window that opens out and there was three boys walk(*ing*) past peeping in the window and this is a normal town block, it has no back fence. I have through the agency *(real estate agent*), asked the landlord and they said they ahh, it's too much cost to put up a back fence, big cost […]. (Amanda, aged 68)

The ability to control the territorial boundaries of her 'home' was impossible and this undermined Amanda's capacity to enjoy the freedom of privacy as a taken-for-granted quality of 'home' (King 2005). Amanda's achievement of housing security was constrained by her limited capacity to affect privacy (Hulse & Saugeres 2008, p. 38).

Safety and to feel safe were expressed needs for Amelia and Veronica and for these women the ability to control the territorial boundaries of 'home' were closely tied to the self-identified limitations of an ageing body. Amelia's disability made her feel physically and emotionally weary and access to a place where she could safely rest was of utmost importance to her;

> And so (*pause*) I think deep down I know nothing's going to happen, but there's just that sense of weariness. So (*pause*) the, here I feel, I feel very safe here (*pause*) that sense of being at home. It's the right geographical space, (*pause*) and...I bought this little, I saw this little thing in umm this shop. I've got it here *(Amelia gets the plaque she is referring to and reads the quote out loud from the plaque*): "Take a deep breath, relax you're home, now". Yeah and I've got it near my front door and I don't know whether, I think subconsciously I bought it, to tell myself and I do have that sense when I come in, I shut the door, I lock it (*performative sigh*). (Amelia, aged 66)

The units where Amelia and Veronica lived at the time of the interview conversation, were located in a gated complex that required security code entry and front doors that are installed with deadbolts. Veronica explained how this environment improved her peace of mind;

> Umm, I need to feel safe, I don't have a lot of energy ahh and I need to, that's one thing I can strike off that I have to pay attention to umm, living in Melbourne I think once, twice my flat was broken into umm, looking for drugs. […] I never felt completely safe umm, I used to walk around, my keys poking out […] and it was like a knuckle duster. […] But I can sit outside here day or night and I'm safe and secure and I don't have to be concerned about anything […] I don't have to worry, safe and secure, I don't have to worry. (Veronica, aged 68)

The psychological relief and sense of wellbeing that Amelia and Veronica experienced as a result of the safety of 'home', is illustrated by their expressions. And in contrast with Amanda's account of her housing circumstances, highlights the importance of structural characteristics (e.g. locks and security coded gates) for creating physical boundaries to the cultivation of feelings of safety and thus 'home'. Tanner, De Jonge and Aplin's (2012, p. 247) research affirm Amelia and Veronica's sentiments that elucidate the importance of privacy, the ability to control access to 'home' and how these factors contribute to "higher levels of health and well-being" for older people. Furthermore, the ability to manage personal territory were central to the meaning of 'home' for older people (see also Seamon 1979, pp. 80-81).

Violet did not have the capacity to affect privacy and manage the territorial boundaries of the tenured dwelling when the property she rented was subject to an Open House (sale of property). Violet explained:

> One of the first questions I ask is, "Is this house going on the market? Is it likely to go for sale?" Because I've also been in a rental house where it's gone on the market for sale and it wasn't when I first went in. Now things happen to people […] circumstances change for everybody. Maybe they (lessor) didn't think they were going to have to sell it when I moved in. But then what happens you've got 50 million people all wanting to come and view the property and then I'm told it has to be perfect. The agent is coming with them and we want it sale (*pause*) a standard for saleability. You know I'd always make my bed, you know, beds made, floors cleaned, windows perfect, window fixtures perfect, window curtains, everything perfect! […] Umm, "if you could possibly put some cookies in the oven and then it'll smell wonderful". Oh and the garden has to be tidy and all this and then you've got everybody and the dog walking through your home by the way, thank you! It's not that you're selling it. I've also sold homes and yes, my word was it perfect and I tolerated a lot, but it's not me that's sellin' it! I'm the renter here and I've got people coming looking in cupboards, looking in your closets you know, just looking (pause) in your fridge just about! Oh, ok well, I am a renter this isn't the owner. They don't care! Walkin' in with their shoes on. Not caring a damn! If I was selling it well yeah, you put up with a lot don't you? You know you do because you're selling it and you're going to get a reward. I don't get a reward for this. Alright they'll say, "thanks for that Violet, it was really nice, thank you". Then they sell it and guess what? Out! You've got three weeks to get out because we don't want to rent it anymore!

The proceeding discussion draws attention to the actions of the lessor and/or residential property manager that result in the violation of the women's right to quiet enjoyment of the tenured dwelling and can be described as informal surveillance. The *fragility* of rights of possession (as expressed by the terms of the woman's residential tenancy agreement) are strained when the actions and behaviours of the lessor and/or residential property manager breach the territorial boundaries of 'home'. In the examples provided, the transference of rights of possession are not mediated by the legitimate avenues (i.e. rights of entry as structured by residential tenancy legislation) and thus occur haphazardly. Furthermore, informal surveillance is underpinned by a power imbalance that is expressed by the women through their accounts of the 'virtual landlord'.

Informal surveillance

Several women spoke of the landlord gaining unlawful entry to the property. Never with notice but always with a sense of entitlement. The landlord who maintains a virtual presence, is a landlord who is felt in the fabric of the home. Behaviours and actions that demonstrate a disregard of the women's privacy and right to quiet enjoyment, play a pivotal role in unravelling the achievement of housing security and the experience of 'home'. Drawn from the women's accounts, informal surveillance enacted by the lessor and/or residential property manager was always in disregard to the requirements of entry as outlined in residential tenancy legislation. Veronica has rented two properties where she was "never quite settled" (Veronica, aged 68). She explained:

> I've lived over a doctor's surgery in Melbourne and it was his place and he knew it was his place and he was entitled to come and go without notice and it didn't matter what you were doing. Then there was the landlady I had when I first came back to Hobart, she had this really sleazy husband who used to sit on the bed and if he saw knickers or something he'd go and sit wherever they were and oh sleazy (*pause*) It was my home! (*Said with passion*) Total sleazebag. If anybody else moved in, especially girls, you'd just have a quiet word to them, every single one of them.
>
> *Gina: So how did he gain access? By using his own keys?*
>
> No, he was ahh, he, they lived in Melbourne, they came to Hobart once a year to do maintenance on the house. Beautiful, beautiful old home and they put a band aid on anything rather than fix it properly. But they would come once a year for two weeks and supervise the tradies […] And ahh, yeah I mean I'm ok 'cause I can look after myself, I don't take any rubbish from anybody, but it was just yuck! It was just (*pause*) you wanted to have a scrub afterwards. […] He was the worst, part from the guy in

> Melbourne over the shop umm, he was, he wasn't sleazy, he was just, 'it's my home and I'll come in when I want to'.

Bec recalled that the behaviours of an intrusive landlady unsettled her achievement of 'home'. She explained:

> Um, yes, there has been and the reason that it (*'home'*) didn't feel right was because the landlady would not leave me alone. She rented it through an agent yet she lived next door and she was in my face constantly. Always in the garden when I got home. Always a reminder that it was not my home, my prop…(*pause*) wasn't my property. (Bec, aged 57)

Bec felt that due to the negative assumptions associated with renting and being a long-term renter that she was stigmatised and thus perceived by the landlady as untrustworthy, which she explained made her feel that she was not a good steward of the tenured dwelling. What is important from Bec and Veronica's experiences is that unlawful access to the tenured dwelling (the woman's 'home'), provided the lessor and/or residential property manager a means to affirm ownership and demonstrate power (Sack 1983, p. 59). I return to Lister's (2007, p. 72) observations and concur with her criticism of tenancy law, in which she asserts residential tenancy legislation fails to acknowledge the tensions apparent between the subjective expectations of the parties to a tenancy agreement, namely that the lessor (as reflected in Bec and Veronica's accounts) will "behave as responsible rational actors".

Edith's experience of boundary maintenance resonates with Veronica and Bec's accounts of the 'virtual landlord'. What is telling of Edith's story was her capacity to manage the intrusive behaviour, which Veronica and Bec lacked. Edith's 'home' is a refuge from the outside world (Mee & Vaughan 2012) and she described herself as "very private" (Edith, aged 72). In the earlier stages of her tenancy the landlady would regularly pop upstairs for a visit. Edith explained:

> I didn't really know how I'd go here. And I freaked! I asked the agent (*residential property manager*) when I thought about this place, who lived underneath and all they said was oh, just an old lady she won't give you any trouble.
>
> *Gina: So, the residential property manager knew it was the owner?*
>
> Yes. […] I said that's living too close you should have told me I asked you who was living, who was living there, you could have said the landlady. And I wasn't comfortable for a long time. Dear old duck she is...but when I first got here she was here a lot. But umm, that's what happens. She's nice don't get me wrong or anything,

> but I'm not that sort of person, I'm very private. I've kind of got it down to a level where it's quite alright, but I had to do that [...] also umm, there's no provision for a tenant to have mail. So, and I've got a PO Box, I've always had a PO Box but people (*pause*) like for six months I've been saying to (*name of real estate agent*) if you don't send my mail to the PO Box I'll ignore it from now on blah, blah, blah. But they send it here and she (*landlady*) toddles up here and says oh, (*name of real estate agent*) is writing to you again. (Edith, aged 72)

Edith possessed the capacity to negotiate the landlady's intrusive behaviour to maintain the privacy of her 'home'. Hulse and Saugeres (2008, p. 38) maintain that housing insecurity is constituent of six factors, namely: "housing mobility", "housing instability", "lack of privacy", "feeling unsafe", "lack of belonging" and "lack of physical comfort". Specific to *lack of privacy* the authors posit that when a person perceives they are "under surveillance" (Hulse & Saugeres 2008, p. 38) privacy is diminished.

The quarterly inspection

'Home' can be a place where the maintenance of territorial boundaries proves unachievable and in particular for the seemingly brief time that it takes to conduct a quarterly inspection. This disruption to 'home' (the constancy, permanency and stability that may be experienced) reverberates laterally along the scale of the woman's tenure in disregard to the length of time she has been living in the dwelling. In this chapter the quarterly inspection demonstrates a rupture of the condition of privacy. Whereas the discussion in Chapter 7 regarding quarterly inspection focused on the notion of feeling untrustworthy and the perceived lack of trust displayed by the lessor and/or residential property manager as to the woman's stewardship of the tenured dwelling. In the context of dwelling in the private rental sector the relationship of privacy to trust is tightly bound and conceding privacy is indicative of respect for the tenant. King (2004, p. 43) when expounding the importance of privacy to the experience of 'home' maintains that "privacy depends on trust".

The intention of residential tenancy legislation regarding quarterly inspections is to provide structure to the purpose of gaining entry to the tenured dwelling to conduct a review of the property. For this group of women quarterly inspections are symbolic of rights of possession specific to the reclaiming of territory and the negotiations involved in this process reifies with whom the power resides in the social relation that constitutes the residential tenancy agreement. Australia's various residential tenancy legislations allow for quarterly inspections.

Tasmania's residential tenancy legislation requires the lessor or residential property manager issue written notice of entry, allowing for 24 hours from notification to entry of the premises. Quarterly inspection can be conducted once every three months and from the first month of the commencement of the tenancy agreement. The entry notice does not need to specify a time of day but requires that the lessor or residential property manager gain entry to the property between the hours of 8 am and 6 pm.

A key challenge for some of the women in regard to quarterly inspection, was the (perception of) diminished ability to negotiate. Amanda experienced difficulty negotiating aspects of the quarterly inspections the residential tenancy manager intended to conduct and her challenges are symbolic of Amanda's subordinate position during interpersonal interactions. Amanda explained:

> […] when you have (*quarterly*) inspections and it's an intrusion you know that I don't (*pause*) having been a homeowner years and years ago, this is awful having them come in and check everything and the other thing is when I was working they (*residential property manager*) make a day you have to fit in with their time. It might be between 9 to 2 or 9 to 3 or it might be 9 to 2:30 if you want to change that day or time you have to pay to this particular agent I'm with $55. So, I…so I took it up with them one day because I had to be at work by 10 o'clock, I can't sit around and wait and I said I would prefer to be here because if there is a problem we can discuss it and plus I said this is my home now. It is awful having someone just come and walk around and go out again, I don't know if they're gonna pick up a paper or whatever. Does it mean I have to lock everything up while, while umm I'm away at work and someone's coming through? (Amanda, aged 68)

Regardless that quarterly inspections might be brief, the encroachment upon personal space was keenly felt. Quarterly inspections can include the documentation of the tenured dwelling by the taking of photographs. Photographs which included the tenant's personal belongings. 'Home' becomes a public space where rights of possession are shifted momentarily, to enable a critique and report of the property, as the photographs are taken with the intent of sharing them with the lessor. This acts as a means to further remind the tenant of their position in the agreement, as a necessary but unwanted liability. Bec accidently discovered that it was common practise for the residential property manager to take photographs during quarterly inspections. Bec recounted:

> 'Cause one of my daughters was here one day and they took a photo of one of the paintings and I said, 'oh, that's a bit odd. Maybe they like it?' and then I thought ooh and then I did ask Ed about it and he said, 'Oh yeah, no they send me photos' (*pause*)

> and I thought awww, do you really have to send photos? You know? Isn't your word good enough? Yeah, it's that whole kind of not being trusted feeling. (Bec, aged 57)

Under Tasmanian residential tenancy legislation, permission does not have to be sought from the tenant to take photographs, only to display said photographs in public. The boundaries the women experience when they dwell, are torn apart. Amanda was incensed when she discovered the residential property manager intended to photograph the property she was renting as part of the marketing and sale of the property. Amanda advocated for her right to quiet enjoyment;

> I rang Tenancy Union in Hobart and I ended up ring[ing] Consumer, is it Consumer Affairs, or Consumer Protection or somebody because they were wanting the owner and the umm, the landlord and the real estate wanted to come in and take photos of the unit including my furniture so she could put it online to advertise to sell it. And I did not like that at all and the owner kept ringing me up and knocking on my door! For about two months pestering me! And umm, so I told them I wasn't going to allow them to take photos, it's my private furniture and I didn't want it displayed on the, online and I said it's an unfair thing to ask me and so they, they got very nasty about it and they were out in the car park one day and they said to me we're here waiting to come in and I said sorry but you're not coming in, I've already rang Tenancy Union and the Consumer Protection or whoever it was and they got very nasty with me so when it came for my lease to expire not far, I had been there a year but I didn't intend to stay anyway, it was only a transient place because I'd been living in Sydney and come back and umm, I asked could I have month by month lease and they said no! I said please put that in writing so they put it in writing. And they, it was empty for two months before anyone came in. (Amanda, aged 68)

Denise felt quarterly inspections were an "invasion of your privacy" (Denise, aged 60). Caroline (aged, 63) argued that she finds quarterly inspections a breach of privacy and stated:

> I'm a bit untidy and I have to kind of dress up my life, you know to umm and also they (*real estate agent*) say you don't have to be there, well hell! I'll come around and have a look at your place, you know! And you tell me that you don't find that intrusive, you know! […] And especially if they're (real estate agent) a guy and you're a female on your own. Because you know it's not meant to be like that but the fact is, that it is. It's kind of to me an unequal relationship you know. You know, I'm the property manager and mine have all been pretty decent, you know. But still there's that thing they're going to come and judge you.

Dowling (2012, p. 367) juxtaposes the public and private domains to highlight the "separate[ness]" of 'home' and maintains that privacy is synonymous with 'home' and thus does not recognise the pervasiveness of tenure. Dowling asserts:

> The privacy of home is never completely available to those who rely on state-provided

> housing. In jurisdictions such as Australia and the United Kingdom, for example, state housing authorities established standards of cleanliness and occupancy and often enforced them by entering an individual's home without warning. Home as sanctuary is hence an ideal and practice connected to both class and social differentiation. (Dowling 2012, p. 368)

While Dowling's insightful observations of the relationship of 'home' to privacy and tenure are in reference to tenants in social housing, I suggest that some of the women's experiences of quiet enjoyment as tenants in the private rental sector are equally at risk of disruption. These findings allude to the socially constructed identity of social housing tenants as being akin to the representations of renters namely, untrustworthy and in regard to the stewardship of the tenured dwelling. I provided this analysis in the previous chapter and Dowling's assertions confirm these findings.

Reflections

I applied the notion of ontological security, specific to the quality of 'home' to live free from surveillance, to further explore the meanings of 'home' for women renters. Privacy enjoyed as part of the tenant's right to quiet enjoyment is desired by the women as an experience of 'home' and which informs their achievement of housing security. The 'home' provided a nurturing place for rest and regeneration, was imbued with a sense of constancy.

The women's sense of insecurity was ever-present as aspects of tenure in the private rental sector were beyond their sphere of control (e.g. rent cost and tenure length). Residential tenancy legislation offered a (somewhat) symbolic boundary that assisted in the maintenance of territorial boundaries of the tenured dwelling (specific to the tenants right to quiet enjoyment). But this was *contested* by the right of the lessor/and or residential property manager to gain entry for the purpose of quarterly inspection. Housing insecurity was pronounced at different times during the tenure and the women's ability to experience privacy is placed at risk when her capacity to maintain the territorial boundaries of 'home' is not assured. The quarterly inspection was a source of tension for several of the women, as the critique of 'home' would involve the taking of photographs by the residential property manager. These actions were interpreted as an invasion of privacy and an encroachment upon the intimate territory of 'home'. The woman's sense of 'home' was interrupted as a result of acts of informal surveillance. Some of the women felt powerless to prevent the imposition to their privacy.

There exists several tensions when the ability to negotiate 'home' - expressed by some of the women as an intimate site of refuge - was at times - contingent upon the actions and behaviours of the lessor and/or residential property manager. This state of dwelling exhibits a temporality that resonates with other insecurities such as limited financial resources and the lack of regulation in regard to tenure length. The discussion in the proceeding chapter focuses on the analysis of the accounts of women renters that considers the socio-cultural context of the women of the baby boomer generation and the implications of the 'habitus' to the housing circumstances of these women in later life.

Chapter 9: Housing pathways and uncertain futures

> […] so I guess really when you've got kind of stable housing you can actually then launch yourself out into the world, you know, you can actually kind of take those risks with jobs and you know kind of say, yes, I'll get that car, you know, I'll do that because you (*pause*) you're not suddenly going to have to up and move, which is massively expensive! (Caroline, aged 63)

In this chapter I discuss how some of the women negotiate the possibilities and constraints associated with the cumulative effects of gendered structural disadvantage to affect 'choice' regarding their current housing circumstances and future housing aspirations. I have already referred to the work of Darab and Hartman (2013; see also Hartman & Darab 2017) and I return to this empirical research here to explore in more detail the effects of an earlier socialisation that restricted some of the women's capacities for economic independence. Additionally, this chapter explores the life shocks (e.g. domestic violence, divorce and death of spouse) that have shunted the women along housing pathways. These unexpected and destabilising events have eroded personal autonomy and 'choice' regarding housing outcomes.

Up to this point, the subjective meanings of 'home' as expressed by the women (and presented earlier in Chapters 6 and 8 of this thesis) can be understood as illustrative accounts of attachment to place, which are *facilitated* through embodiment of 'space'. In this chapter, the meaning of 'home' has an historical overtone. 'Home' has been shaped by the subtleties of a unique life course narrative. For example, the recollection of housing pathways, which lead out of home ownership, are imbued with grief for the losses some of the women expressed during their interview conversation. In this chapter, I address research questions three and four.

Section One: The 'habitus' of the woman renter

The gender order known as the "breadwinner model" (Murphy 2002, p. 59) arbitrated by the 1907 Harvester judgement has shaped the social roles of Australian men and women; with women as primary carers and men as providers of economic resources in support of the family unit (Broomhill & Sharp 2005). In 1973, a ruling by the Australian Conciliation and Arbitration Commission granted an equal minimum wage to all Australians, regardless of their sex. Soon after in 1974, the 'breadwinner' component of a male wage was removed in recognition that

more women were providing for their families. Six of the women explicitly reported following a life course that was dictated by these firmly established societal roles. These women asserted that this decision was out of their immediate control. In the proceeding discussion, I explore the women's practice in relation to economic dependence that was a repercussion of the 'habitus' of the breadwinner model that shaped the "social landscape" of their time (Darab & Hartman 2013, p. 349) and the relationship to housing outcomes.

A woman's position in Australian society

It is salient to return to Bourdieu's (1977, p. 72) notion of the 'habitus' as being generative of social life (the person's/individual 'habitus' – micro) and equally structured by social life (the collective/social 'habitus' – macro). The collective 'habitus' of the women of the baby boomer generation, was constitutive of gendered social roles that (among other factors) informed their position in society as unpaid labourers (i.e. wives and mothers) (Murphy 2000, p. 45; Padavic & Reskin 2002, pp. 53-55). Women as care providers was given primacy over their pursuit of wage earning outside of the domestic realm and at the core of this "sexual division of labour" (Graham 1983, p. 18) is the notion that "femininity" is closely aligned with caring. While women were not entirely quarantined from the workplace, they predominantly assumed socially acceptable roles albeit still within the carer sphere (e.g. nurses, teachers and secretaries). And when women born of the baby boomer generation in Australia married, they were often required to resign from employment (Strachan 2010). This was the "natural order of things" (Murphy 2002, p. 64). Oral contraception was released in Australia in 1961 and at that time attracted a 27.5 per cent luxury tax, which was abolished 11 years later in 1972. Australian women who had access to this new form of contraception were empowered to manage their fertility.

These factors influenced the life course of three women who contributed to this research. Veronica, Rachael and Anna were not encouraged (by parents and/or a husband) to complete education beyond year 10 and Veronica was explicitly told that: "you are not allowed to go to university" (Veronica, aged 68). These women felt that this was a form of subordination and Racheal's (aged 78) account of her young adult years demonstrated this sentiment. Rachael reflected:

> You know is was not an easy time for women! Especially if you wanted an education. I would have loved to have gone to university you know and had further education.

> "You don't send girls to university they only get married and have babies, what a waste of money!" (*Said with anger*) And that was the common attitude, don't educate women and ohh and of course it was before the pill so then there was that extra stress on top of everything, umm, you know, nup it was not a happy time, the 1950s for women. (Rachael, aged 78)

The pre-ordained 'rules' (societal expectations), which determined the 'state of play' by presenting constraints and possibilities for women of the baby boomer generation, acted external to Veronica and Racheal's sphere of control. Veronica and Racheal's position in Australian society (at that time) shaped their relationship to wage earning (the potential for the financial autonomy and accumulation of assets) and thus presented these women with constraints in the 'field' in regard to housing in their later years of life.

When Anna (aged 65) married at the age of 16 she was inhibited from participating in ongoing education and the sources of discouragement included her mother and husband. The social norm that dictated women's roles focus on domesticity, was reflected in Anna's life narrative (Heycox 1997, p. 106; Murphy 2000, p. 48). Anna explained:

> […] when I got married, umm, I (*pause*) at that point we were married for a little while, I really wanted to continue my education, I wasn't pregnant umm and I wanted to continue my education and at that stage they just started to have so that mature age students could go back into the school situation and my husband and my mother were like, "no, you can't do that!" and so and then even when I got a job it was part-time it was almost like Dennis, I mean he was brought up he had to be the provider and if it was any different he was frowned upon because of this society. So, it felt like it was just not part of my psyche to even be anything other than a housewife. (Anna, aged 65)

Anna perceived her previous home owner status as being dependent upon marriage to her now ex-husband. When the marriage ended, she did not "pursue" (Anna, aged 65) her husband for half of the value of the property. The "social landscape" (Darab & Hartman 2013, p. 349) of the baby boomer cohort - reliance upon a wage-earning husband for economic stability and thus housing - is reflective of Anna's 'habitus' and is exhibited through her practice. For example, regardless of her contributions as a domestic labourer, which included raising two children, Anna felt they were of little, to no economic value. Her (valueless) position in society, "to even be anything other than a housewife" (Anna, aged 65) has had implications for Anna regarding her housing circumstances. Furthermore, she has retired with limited superannuation savings (see for discussion Baker & Tually 2008; Jefferson 2009), which is a common theme of several of the women's narratives. I return to this discussion later in

the chapter.

Where the 'habitus' (an early socialisation and thus disposition) was shaped by culture and religion it held precedence over Rachael's autonomy regarding opportunities to pursue a trajectory other than marriage and child-bearing. Rachael noted a generational difference between her siblings in regard to how her parents reflected societal expectations. Rachael remembered:

> *Gina: So do you think that your generation have been disadvantaged in some way? You said earlier you think you should have never married…*
>
> Umm, the first one (*marriage*) yes, yes that was (*laughs*). I could say probably being married three times and that not really being my choice. Umm certainly my parents had a great lot of pressure on me to make, to make that first marriage. And umm and that they sort of, I was you know in those days and I suppose you know I married a lot was to get away from home because I was trapped you know and never allowed freedom in my single years. It was different for my sister you know and my brother coming on, they had entirely different set up […] very strict umm and that was tradition, I had wonderful parents, but they were traditional Irish you know and they didn't realise that, that was what they were doing you know that was tradition. […] I do think you know, that I did not marry any of them by my choice (*laughs*). It is crazy isn't it? […] I think ahh certainly people get married for lots of different reasons and that first marriage was to get out of the situation I was in, which I jumped from the frying pan into the fire. (Rachael, aged 78)

Rachael described her first divorce as not equitable and explained that she received a $20, 000 AUD financial settlement from a property valued more than $300, 000 AUD. I discuss the impact of life shocks (domestic violence, divorce and death of spouse) as experienced by some of the women to their housing pathways in Chapter 9.

Felicity reminisced about her younger days when conversations with her parents about marriage involved time and age parameters. Felicity explained:

> *Gina: So, do you think that women (pause) do you think that women couple, marry or get into relationships to secure their housing?*
>
> It is possible back then, but I don't know about now. Yeah there were opportunities back then but if you had kids obviously you couldn't take them. […] There were heaps of opportunities. I mean you know, jobs, you could walk out of one job in the 50's and walk straight into another one, I did it quite a few times, but if you had kids that would have been a very different story.
>
> *Gina: […] what were your options in your teenage years and growing up?*
>
> Boys! (*Laughs*) And if I didn't get married very, very young I was an old maid. (*Laughs*)

Gina: How old were you when you got married?

I was 20. Ahh, I think I was 21, I think. That was the sort of outlook that people had. (Felicity, aged 74)

Felicity was married at the time of the interview and I asked about her financial independence. Felicity (aged 74) expressed that she felt "safe" in her current marriage, due to the financial security it provided.

The challenge for these women in later life, is the accumulative effect of a lack of financial resources, assets and superannuation (economic capital), to maintaining housing that is affordable, appropriate, (and) secure. The womens' housing pathways are not a result of an automatic reproduction of conditions that constrained their capacity to assume roles that were predominantly wife, mother and carer. What these limitations have created, is a dynamic that has limited their access to power (capitals) and thus wedded them to their subordinate position in the 'field' as long-term renters. While housing insecurity can be attributed to the conditions of the private rental sector - tenure that is commonly short-term: 6 to 12 months, coupled with rent that is determined by the market - these factors do not act in isolation of the 'habitus'.

The socio-cultural conditions of the 'habitus' have lingered in the lives of these women, while the structure of the welfare state has altered (see for discussion Baker & Tually 2008). The expectation that the women exhibit self-sufficiency in retirement is demonstrated in the measure of the Aged Pension that assumes home ownership in retirement. I briefly consider this point in the proceeding discussion and draw from empirical research that has engaged with the notion of asset-based welfare.

Advanced capitalism has facilitated the economic restructuring of many western nations and altered the administration of the welfare state (Esping-Andersen 1990; Marston, McDonald & Bryson 2014). Underpinning this shift is the broad neoliberal ideal of individual responsibility. Asset-based welfare policies that promote home ownership as the fourth pillar of social welfare, are an exemplar of this ideology (Doling & Ronald 2010). Importantly, the neo-liberal discourse of positive ageing is integral to the individualisation of welfare and the responsibility in meeting ones' own financial needs in retirement (Asquith 2009; Murphy 2012). Murphy (2012) argues that the Australian government's response to the impacts of an

ageing demographic on the financial sustainability of the traditional welfare state, is evident in the shift towards asset-based welfare. The notion of asset-based welfare or 'wealthfare' assumes that many Australians will retire owning their home. Tensions exist between the intent of policy instruments that promote home ownership as a means of addressing the financial shortfall of the Age Pension and Australia's severely unaffordable housing market (Colic-Peisker, Ong & Wood 2014).

Section Two: Life shocks shaping housing pathways

During the interview conversations I asked the women to talk about their future housing aspirations and as a result, some of the women assumed an historical perspective. The women shared stories of divorce, death of spouse, death of child, domestic violence and childhood trauma. The repercussions of life shocks constituted their housing pathways. I suggest that the consequences of these life shocks to the women's achievement of housing security, presented through their narratives in two interrelated but discernible forms, namely; as an accumulation that compounded disadvantage (historical), which reflected a set of dispositions (the 'habitus') that regarded future housing aspirations with a sense of despair and resignation to homelessness (see for discussion Lewinson, Thomas & White 2014). In the proceeding discussion I explore the destabilising effects of domestic violence, divorce and death of spouse as expressed by some of the women.

Domestic violence and the power relations of 'home'

Seven of the women who participated in this research shared their experiences of domestic violence and they described how the behaviour of a marital or de-facto partner shaped their housing pathways. Feminist literature in critique of the idealised meanings associated with 'home' has identified that the private domain is a potential site for domestic violence. I return to Meth's (2012, p. 400) criticism that the domestic realm – 'home' - is not simply "the stage" for violence, "but part of the relation". I concur with Meth's assertions and argue that for some of the women, access to private property *ownership* represented acquiescence to the marital spouse and thus "economic dependency" (Heycox 1997, p. 95).

As a result of domestic violence, some of the women had to leave behind everything to ensure the personal safety of children and one's self. In this context, domestic violence can be understood as a manifestation of the structural inequalities perpetuated by economic

dependence as embedded in the bread-winner model of social relations (Murphy 2002). Rachael explained that she stayed in an abusive marriage longer than she should have;

> […] my sister was a great help to me and in the end my nerves were going to pieces and I was going to a doctor in Sydney […] he was one of the best-known psychiatrists in Sydney and he said to me after heaps and heaps of tests and he said, get out while you can, get out while you can. Judy was three she was my youngest, the other four were boys, umm one son Alec stayed with his father. […] But it, umm, fear you know, fear of how you're going to manage and how you're going to do anything umm, if you're on your own with children it takes a great deal of courage to leave and I think it's a lot easier now than it was then back thirty or forty years ago. (Rachael, aged 78)

Edith recollected a period in her later years when a sense of haphazardness pervaded her housing pathway and insecurity was the norm. She explained:

> […] I've had a few bumpy rides with relationships I have had to run for it (*laughs*) and over 55, so that's been hard unfortunately. There was one real bumpy one I had to move and move to get away from a certain person. So that was hard, there was no security whatsoever in fact it was so insecure that it was hard to find somewhere where this person couldn't find me. That was hard, but that's all gone, I don't worry about it, but it's still part of what's happened to me. (Edith, aged 72)

Rachael, similarly to Edith experienced the vulnerability of having dependents when 'home' is not a safe place. These women spoke of the lack of access to social support in an era when their capacity to raise a family was dependent upon a husband's income. In the following section, I return to Edith's story to further explore the relationship of single parenthood to her housing pathway. While Amanda did not have dependants at the time she fled domestic violence, she was equally powerless to affecting her housing pathway into homelessness. Amanda explained:

> […] he put the unit in his name and wouldn't allow my name on it and so when he started abusing me and I rang the police up and they came and they made me leave because the unit wasn't in my name. Eleven o'clock at night I had to find somewhere to go. (Amanda, aged 68)

The loss of 'home' as the financial asset was reflected upon by Bec and Meredith. These women "walked away" (Meredith, aged 64) from their stake in the family home, because staying was untenable. Bec and Meredith felt that they had no option but to 'walk away' when 'home' was not safe. The women reflected:

> […] the house…I bought it, a house in (*location omitted*) with my (*pause*) some money

> that I inherited, mostly I bought it, my husband did put money in but, that house we bought for $130, 000 AUD in 2003. I left that house (*pause*) it sold last a few months ago for $520, 000 AUD. But, it had been renovated extensively but I (*pause*) if there's one financial regret in my life it's that I walked away from that house. But I've had to forgive myself for that because I was completely battered and bruised and didn't really know what I was doing. […] mentally battered I was. (Bec, aged 57)

> Oh yes mate. I've done up three lovely little homes and then I made bad choices with men. We won't go there (*laughs*) […] Ah (*pauses*) I sort of walked away and said have the lot because in the end (*pause*) 'cause it doesn't mean shit if you're in turmoil. (Meredith, aged 64)

Caroline fled the family home leaving behind her stake in the financial asset and she attested that her actions were appropriate at the time; "If you're being abused (*pause*) ah, it's just a house" (Caroline, aged 63). Caroline recounted her experience of domestic violence:

> If you've got someone who's chased you with an axe and broken your ribs you know and things like that you know it's sort of (*laughs nervously*) umm but I was very socially isolated there too umm, yeah and my husband was one of those street angels, house devils who people thought was really handsome and lovely […] it's left me with post-traumatic stress disorder, domestic violence and all of this stuff. You just actually get to a point where it's too much. And I spoke to a friend of mine and she said oh no, I'm just on the pension now and I just get along, I just get by on it now and I just thought yeah you kind of have to just lower what you do, you know, umm, which is a bit sad that you don't have the options. (Caroline, aged 63)

The loss of 'home' in this context is imbued with an overwhelming sense of grief and regret. When some of the women reflected upon the decision to 'walk away' and leave everything behind', it was couched as a mistake and for others the choice was made on their behalf as remaining as part of that 'remembered' household was not physically or emotionally feasible. The social expectation that fulltime employment would be foregone to raise children, meant that access to opportunities for paid employment was limited. Veronica and Felicity explained how this social contract exposed them to risk, as money becomes the "currency of control" (Murphy 2002, p. 69). Veronica realised that in the early stages of her marriage her husband deemed to control *their* finances. She explained:

> Yeah it was all a matter of revenge from that stage on. I've gotta show that little woman. He learnt that very early, which I didn't realise at the time, but when we were on our honeymoon, I can't remember the exact circumstances of it, but he, I said, "Where did you get such a ridiculous idea such as that?" "Blokes at work told me, treat the woman right from the start how you intend to go on, don't let her get away with anything, don't agree to anything that you don't want to!" (*Pause*) I remember what it

> was, I saw a (*pause*) a small vase at a shop in (*location omitted*) and I wanted to buy it and of course I didn't have money to buy it in my pocket then because you didn't, your husband paid for everything and he just said, "No!" He wasn't going to buy that vase, probably three dollars by today's value or something (*laughs*) yeah and umm, he refused and he said, "No the blokes at work told me start out how you, you don't let her get away with anything". That was his mates at work. (Veronica, aged 68)

Instances where *the head of the house* assumed control of expenditure, financial abuse was apparent. I asked Felicity to further explain why being the primary carer limited her opportunities for employment. Felicity explained:

> I would not go out to work when they were little. No, I did have part-time jobs once the youngest one went to school and umm no my husband used to spend all the money on drinking I'd get about ten dollars a week to buy food for eight of us. (*Laughs nervously*) […] my marriage went (*makes a farting noise*) so um I walked out on the house, I just walked out and just left. (Felicity, aged 74)

Divorce and death of spouse

The women who explicitly described their domestic roles as wives and mothers as having contributed to their economic dependency (Heycox 1997, p. 95), accounted for the exacerbation of vulnerability through the dissolution of marriage and subsequent divorce settlement. For example, sixteen of the twenty women had been divorced and half of these women described the divorce settlement as inequitable, as their estranged husband received the majority of assets.

Seventeen women described raising children predominantly as single-parents (one woman never married). Vicki described her ex-husband as "less than useless" (Vicki, aged 57) in reference to the fact that he never paid child maintenance in support of their two children. When they were married Vicki's husband would gamble and drink his income and she attributed these behaviours to their non-home owing status. Edith (aged 72), Amanda (aged 68) and Racheal (aged 78) reflected on divorce and single-parenting. Edith explained:

> With my divorce that was when the kids were little and I had to start on the rental round-a-bout, like we got half each the husband and I (*pause*) I spent mine on raising the kids, bringing them back to (*location omitted*) and renting and he stayed where we was and he managed to become quite financial and in those days you didn't kind of give money to the maintenance of kids much and all that stuff, so all my half of, my half that I got from the marriage settlement, was always spent on rentals and moving (*laughs*). (Edith, aged 72 - 4 children)

Amanda and Rachael described the poverty that women step out of as a result of their roles

as primary care givers and the long-term effects of an inequitable divorce. The women's narrative attest to their ongoing negotiation of somewhat dire circumstances. Common to the women who shared stories of domestic violence, Edith, Amanda and Racheal 'walked away' with little to no economic resources, coupled with the responsibility of single-parenthood. Amanda and Racheal explained:

> Women of my era are in the same situation (*pause*) my age group. You had babies and raised children (*pause*) men had super and marriage ends […] you stepped out the doors raising children opened for you. It's been a climb to get up above it. I feel rich in life. I only have a tiny bit of super, but I have a rich life. (Amanda, aged 68 - 5 children)

> I had maybe five thousand dollars that I had saved, child endowment money that I'd stashed away, umm, I think I didn't even have...we had cars and trucks and tractors and all sorts of things on that farm but I didn't get one vehicle out of that umm […] All I could take with me was a bit of linen, you know book case and something like that, hardly anything at all. […] I had twenty thousand out of a marriage settlement thing instead of, it really was worth at that time about three hundred thousand dollars that farm and I got twenty thousand dollars out of that. […] Oh, that was a shocking thing to have to go through all that court cases and everything. That was not a good time! Ah but then I had to find a house that was cheap enough for me to buy. I could borrow twenty thousand and I had twenty thousand. (Rachael, aged 78 - 5 children)

These quotations provide further insights into an understanding of the disadvantages experienced by Edith, Amanda and Rachael that were an outcome of being economically dependent upon their marital partners and the dissolution of marriage that forced them into trajectories of poverty.

Central to our conversation regarding the marital home, was Veronica's reference to a divorce settlement that left her penniless: "I had a beautiful home. Umm, actually it was 30 years ago and those were the days when the home was in the husband's name. And I got dudded in the divorce settlement […]" (Veronica, aged 68). She went on to explain that the cultural marker of status (Bourdieu 2010), home ownership, was determined by marriage to her (then) husband. Veronica described a woman's social status during the 1950s and 60s, as being reliant upon the institution of marriage. Veronica accounted for this through her experience of social expulsion when her morality was questioned as a result of the separation and subsequent divorce. She explained that a divorced woman is "on the hunt for another husband" (Veronica, aged 68).

When Sofia (aged 72) and her husband were married they purchased a house from Housing Commission and at the time of her husband's death the remaining debt (over half of the value of the property, $30, 000 AUD) was still owing. Sofia rented various properties in Melbourne, where she raised their two daughters, as her estranged husband remained in possession of the house. The title for the property was in her husband's name who after their separation declared bankruptcy. Sofia assumed the mortgage debt as she was not legally divorced at the time of his death. Similarly, Bec's husband went bankrupt and she explained; "I took on a lot of debt when we got divorced" (Bec, aged 57). At the time of the interview, Bec continued to service this debt, along with the debt she has accumulated raising their two daughters as a single mother.

Violet explained that she did not have a credit history as her first husband (who is now deceased) took carriage of everything. Violet's name did not appear on utility accounts, the ownership of vehicles or mortgage documents. Violet described herself as being entirely dependent upon her husband and at the time a seemingly straightforward inquiry to the electricity provider, confirmed her lack of authority over such matters.

Section Three: Uncertain futures

> In times of diffidence, when the future seems closed or uncertain, the past may be mined for support. An individual resorts to genealogy; a group, to history. (Tuan 1980, p. 6).

The impacts of an earlier socialisation that quarantined the women's access to opportunities for wealth accumulation, coupled with unexpected and destabilising life events, were revealed in their predictions of housing futures. The women described future housing circumstances that would be fraught with uncertainty. For several of the women (*n.* 14) whose housing pathways included home ownership (or home buying i.e. mortgagee), returning to the memories associated with this tenure are about social identity as a sense of security was not always readily available. Whether it was due to no legal stake in ownership (as with Veronica's experience where only her husband's name was listed on the property title) or as a result of domestic violence, 'home 'represented a place of oppression. The ensuing discussion highlights the concerns that some of the women expressed with regard to their housing aspirations.

Anxiety about the threat of homelessness

The women's sense of uncertainty is constituted by several factors that include: insecurity of tenure, a lack of financial resources, health concerns (existing or expected with an ageing body) and impending retirement (for the four women who are currently receiving a wage) that heralds a time of reduced income. At the time of the interviews just over half (*n.* 11) of the women in the study were of retirement age[7]. And of these women nine were dependent upon the Age Pension and two received the Disability Support Pension. For those women not of retirement age three received the Disability Support Pension and four women are in receipt of a wage (i.e. two employed fulltime and two part-time). The remaining two women received the Newstart Allowance and two of the women supplemented their incomes (i.e. Age Pension and Disability Support Pension), through casual work that was paid cash-in-hand. The future housing aspirations of the women who are dependent upon the Age Pension, Disability Support Pension and Newstart Allowance as their primary source of income are couched by the threat of homelessness. These women's economic capital has been gradually diminishing; a lack of superannuation savings and little to no asset accumulation has limited their housing circumstances and I suggest, will continue to shape their housing pathways.

While some of the women who do not have access to secure, affordable and appropriate housing struggled with anxiety as fear pervaded their daily thoughts, others deflected the seriousness of the matter through humour. For example, these women explained they had made plans with siblings to pitch a tent in Saint David's Park (a popular inner-city park in Hobart) and made explicit reference to their conscious decision not to dwell on their fears. These women were determined to remain independent (in regard to their housing) of their families (e.g. children, siblings and parents) to avoid becoming a burden. The women want to maintain their independence and live with dignity in housing that meets their needs.

Family support was sought by some of the women in the form of early access to inheritance in the hope that these monies would tie them over. Michelle never thought she would "end up" (Michelle, aged 65) in the situation that she's in – renting in the private rental sector and

[7] At the time of the interviews, to be eligible for the Age Pension women and men need to be 65 years of age or older. From 1 July 2017 the qualifying age will increase by 65 years and six months and will continue to increase by six months every two years to 67 years by 1 July 2023.

getting by on Newstart. Money that Michelle received from an inheritance has evaporated and she described her financial situation as "surviving" (Michelle, age 65). Some of the women reliant on the Age Pension, accounted for superannuation savings that were steadily diminishing. These savings were used to make up the shortfall of an already strained budget. This strategy was based upon the reasoning that nothing unexpected would happen (health complications or otherwise) that might drain this windfall. It was the psychological relief that these women sought from a little bit of savings in the bank, when incomes were meagre.

Bec also talks about spending her superannuation payments too quickly and states, "in strict terms I'm poor as a church mouse" (Bec, aged 57); which is a result of the debt she assumed through the dissolution of her marriage. Bec explained:

> I am absolutely shocked to have ended up in this situation. I mean, I had a very, you know we had it all, we had two houses, he (*Bec's husband*) had a great job, you know um, everything you could want we had, I thought and so it is a bit of a shock but it's been a long time and I'm ok, it's just that every now and again I think how did this happen? It's amazing. (Bec, aged 57)

There is a resignation to homelessness shared by a majority of the women as to their future housing pathways. Caroline's grief was palpable and she expressed her fear through anger and tears at different points during our conversation and particularly when she explained the implications of her economic vulnerability to her mental wellbeing. Caroline explained:

> […] but not everyone has those options and you know *(sighs)* you just kind of feel like you're just trouble, it's kind of like you've lived too long, I think that's, I think that's the thing. I think all of us older women who can't, who are actually getting side-lined and then and then you have people saying oh well you can work until you're 70, you know like *(laughs sarcastically)* yeah great! Yeah umm, you know even if you're body's wrecked you know and they want, we'll change the way the pension is formatted so that over about 20 years, it'll end up being about the same as the dole, umm and… and…and you won't be able to live anywhere so like, just keep, you just start to feel like you've lived too long you know (*laughs*). (Caroline, aged 63)

I suggest that economic capital in the form of financial wealth is certainly a resource that would resolve housing insecurity, but mental stamina and mental wellbeing are an asset (Morris 2005). The women demonstrated a will to continue despite of what presented itself as (and is most likely), a dire situation. It was evident that this state-of-being whittled away their resilience and it is no wonder that some of the women expressed, at times, a sense of hopelessness. Vicki explained that she expected to be couch surfing in the near future:

> Yes, yes. So look umm, yes it [*Age Pension*] doesn't allow for it all it assumes that you will have your own home and by then you'll own it or be very, very close to owning it. So there's no allowance made for people like me who will come into the pension market and really struggle. I don't know what the future holds. I don't know whether I'll be sleeping in my son's spare bedroom or couch surfing with friends, I really don't know, but yes there's no allowance made for people like me. (Vicki, aged 57)

Similarly, Violet lacked what she referred to as a "safety net", which had implications for her sense of stability;

> Look there's nothing for me if anything happens here, I haven't got a safety net, end of story! And you think to yourself you get to this time of life when you should be feeling a little secure. (Violet, aged 60)

These women shoulder the psychological burden of not knowing what 'home' will be as they age. I return to Chapter 2 of this thesis and the key stakeholder reflections that were noted, to draw attention to some of the women's assessment that the needs of others should come before their own and thus seeking help and assistance for housing was not part of their negotiation strategies.

Seeking help

The discussion in Chapter 6 of this thesis drew attention to the women's experience of poverty. The implications of marginalisation as expressed by women renters was articulated through the fears associated with the uncertainty of their housing futures. Unsurprisingly, the women's personal pride, staunch resilience to manage and 'get by' and belief that others were worse off than themselves, created a self-imposed barrier to seeking help. Bec, who described her financial situation as "extremely […] hair raising", explained:

> I would not go to Colony 47 (*housing and homelessness service provider*) or anywhere like that because it wouldn't be appropriate for me. Apart from the fact that I think I can get help elsewhere, I'd rather not burden the services because there are people who really need it a lot more than I would. Mmm. (Bec, aged 57)

Bec was employed at the time of the interview conversation and she referred to a network of friends that would offer support should she call upon them. Internalised stigma (shame that is given - external sanction) discussed earlier in Chapter 7, informed Anna's social practice and I suggest prevented some of the women from accessing assistance. I asked Amanda;

> *Gina: Do you think you'd ever seek help from a community organisation or a (interjected)*

> Oh, I have already. I have yes and I've gone to Anglicare yesterday down here they're going, I filled in forms and the agent had to fill in a form and fax it to them to see if I can get bond assistance. And the Tenancy Union lady like she's been helping me too. And I've always been, had to get Tenancy Union advice and but this time yes and I'm thinking well what would I have to get ahh, assistance with paying my rent like ahh anyway. I have to see how I go. Now I have had to buckle down this time and…and I feel I'm not going to tell anybody, you're the only one. (*Laughs*) The Tenancy Union lady knows, but I won't tell my friends that. It's shameful! (Amanda, aged 68)

The women's accounts of the shame associated with poverty that restricts low-income households from accessing the support services needed to alleviate their marginalization, resonates with Darab and Hartman's (2013) respondents who like several of the older renters of Morris's studies, neglected to seek assistance in times of severe financial hardship. As discussed previously, Robinson and Searby (2006) found that older women with unsustainable housing and at risk of first-time homelessness, were reluctant to ask for housing assistance due to the feelings of personal failure attributed to the pathology of poverty and thus stigma.

Reflections

The women of the baby boomer cohort have been historically constrained in their capacities and choices to self-determine lives of financial autonomy and for the majority of the women who contributed to this research, are ill equipped to achieve this in later life. The opportunity to pursue further avenues for tertiary education, or complete secondary schooling was also limited and the 'field' during the 1950s and 60s demarcated the conditions of the women's social practice. The compensation of marriage and subsequent divorce for several of the women, was sustained poverty as they raised children as single-parents and managed to negotiate a social system that failed to establish avenues of child support. Just over a third of the women renters shared stories of domestic violence and the common theme across these narratives was the abrupt loss of economic capital as they 'walked away' to ensure personal safety and the wellbeing of their children. The majority of the women did not account for avenues for recourse or divorces that were equitable.

The socio-cultural norms of the 'habitus' of some of the women in this study shaped their earlier socialisation and continues to impose insecurity on their future housing pathways. These factors have serious implications for the choices and opportunities available to these women as they strive to access affordable, appropriate and secure housing in the private rental sector. Some of the women's current vulnerability is evident as they draw from their

superannuation savings as reserves of economic capital to make ends meet in times of enhanced need.

Some of the women, as part of their final contributions to the study, spoke of future housing aspirations that were saturated with a sense of hopelessness. These narratives were contrasted by the women who laughed about temporal accommodation or couch surfing with friends, while others shared strategies to make savings extend through frugality and constraint. Common to several of the women's narratives was a determination to maintain a sense of purpose and meaning in their lives.

Chapter 10: Conclusion

Amongst the claims made in preceding chapters was that the housing circumstances of older women living in the private rental sector long-term are dependent upon the degree to which they possess power (capital(s)) and that 'power' is best viewed as an ability or capacity to affect (influence) the achievement of housing security and experience of 'home'. The expression of power, it is suggested is intrinsic to social practice and observable in the ways that some women interviewees described their interactions with the lessor and/or residential property manager. This site of potential conflict is situated in the broader context of the Australian housing system (the 'field'). Women renters employed the resources (capital(s) - social, economic, cultural and symbolic) available to them as part of their strategies and improvisations to affect housing security. The characteristics of the 'field' - residential tenancy legislation, policy (housing) and cultural norms – including the capital (s) acquired by the woman, determine her position within the hierarchy, which was concomitant to her social identity as a long-term renter.

The socio-cultural conditions of the 1950s and 60s in Australia both defined and reinforced gendered societal norms. In particular, the 'male as breadwinner' narrative governed women's opportunities for engagement with paid labour. When women of the baby boomer generation were confined to roles as primary care givers they were restricted from developing economic independence and accumulating wealth (superannuation savings and assets). The women's housing pathways are unique and this key factor has played out differently in the women's achievement of housing security and experience of 'home'. Some of the women explicitly accounted for the impact that the 'habitus' of this social milieu has had upon their life course. The women who experienced life shocks (divorce, death of spouse and domestic violence), accounted for housing pathways that were imbued with precarity; a reflection of their diminished economic capital.

The women's lives have traversed changes to the structural characteristics of the 'field' and as such they are required to negotiate the dynamic of the 'field' with a social practice that is imbued by the 'habitus' of an historic generation. These factors have implications for the women's housing pathways in later life.

‘Home’

In simple terms, the private rental sector provides an avenue to low-income, older women to find shelter. The women in this study consume housing in the private rental sector as ‘home’ and this presents both complexities and tensions. I demonstrate that ‘home’ is not the inside/outside dichotomy that is reinforced by the ideals and values associated with the concept and that experiences of ‘home’ are permeable to the external conditions of the ‘field’. Therefore the private rental sector shapes the women’s experiences of the tenured dwelling and the meanings they associate with ‘home’.

In Chapter 6, I explored the women’s expressed housing-related needs, which I categorised as; affordable, appropriate, (and) secure. ‘Affordable’ represented the relationship of income to rent amount paid. The task of negotiating ‘affordable’ was experienced by some of the women as burdensome and making ends meet when rent consumed over half of the household income made this aspiration unachievable. The analysis undertaken highlighted how the cost of rent shaped the everyday practises of these women renters. The consumption of basic items such as food, clothing and heating were closely regulated expenditures. Central to the women’s concerns regarding affordability was the capacity to *control* the rent amount for the duration of the tenure. A potential rent increase proved to be the greatest source of anxiety for some of the women. Unsustainable rent costs resulted in involuntary moves.

In my analysis I also identified three strategies that the women enlisted to negotiate the cost of rent. First, on a day-to-day basis some of the women relied upon social capital; the support of social networks, namely family members, to supplement household consumption. Second, some of the women did not seek repairs (e.g. broken toilet) to the tenured dwelling to avoid a potential rent increase. These women explained that seeking repairs to the property would be a catalyst for a ‘justified’ rent increase as the lessor would need to recoup the associated costs. Additionally, the women felt they would be creating a problem and thus would be perceived as trouble makers; one women concerned about receiving negative rental references. Third, the women enacted the ‘good steward’ identity as part of attempts to negotiate lease renewal with the lessor and/or residential property manager. The narrative of the ‘good steward’ identity was revealing of an improvisation that affirmed the women’s care and protection of the lessor’s valued investment in an effort to hinder a rent increase

and thus potential household move. This strategy involved weighing the short-term gain of extra rent against the uncertainty of the 'unknown' tenant. I suggest that these strategies demonstrated a skilled awareness as to the 'rules of the game' and highlighted the women's adept attempts to negotiate rent costs.

The housing-related need 'appropriate' represented the need to dwell in a 'home' that exhibited structural (e.g. secure windows; front doors that locked; appropriate heating facilities; access that supported uninhibited mobility) and environmental (e.g. adequate sunlight; a mould-free house) characteristics that supported the women's capacity to successfully age in place. An 'appropriate' dwelling also facilitated engagement with family and friends, which represented independence and autonomy, considered equally important to enhancing agency in later life. These housing-related characteristics enhanced the experience of 'home'.

Some of the women were unable to affect this aspect of dwelling and therefore it remained unfulfilled. This is symptomatic of the standard of properties available for tenure in the private rental sector at any one time that were priced within the constraints of the woman's household income. Whilst several women did not possess the economic capital to access housing that was considered 'appropriate' to meeting their expressed housing aspirations, some of the women prioritised 'appropriate' housing by enacting two different strategies. Some women had access to either economic capital (e.g. limited savings, which included superannuation), which was utilised to satisfy housing consumption practices. This practise was often unsustainable as meagre resources were steadily consumed. Alternatively, other areas of household consumption (e.g. social outings, food/alcohol consumption, clothes purchasing, deciding to forgo car ownership) were greatly reduced, closely monitored or prohibited, to accommodate rent costs.

'Secure' is the final theme identified as a housing-related need, which highlighted the significance of secure tenure to the health and wellbeing outcomes of older women renters. I now return to the notion of forced residential mobility that underpins anxieties regarding a lack of housing security. The women who expressed health concerns (either existing or potential) were highly cognisant of the implications of unwanted household moves, to the comfort on an ageing body. The stress and anxiety associated with household moves was

expressed in the women's accounts in two-ways. First, through the strain placed upon already limited financial resources. Second, through the emotional upheaval associated with uprooting an established 'home', which is situated in the context of a broader community and established social networks.

The embodiment of the tenured dwelling through material practises (to the creation of 'home'), was a strategy some of the women employed as a response to a sense of impermanence. Personal artefacts were utilised by some of the women to represent their unique identity personal and to enhance their comfort and enjoyment of the home-space. Furthermore, some of the women invested substantial money and time to the beautification of the tenured dwelling (e.g. gardens and cosmetic improvements such as installing curtains) to demonstrate their good stewardship and reject the 'renter as risk' identity.

For some of the women, the ever-present knowledge that their housing circumstances are somewhat unaffordable, inappropriate and insecure, was central to the *dialogue* of everyday life. Compounding this anxiety was the perceived lack of control some of the women renters felt necessary to maintain a standard of housing that would support them as they aged. I claim that the improvisations (constitutive of strategies) that are enacted by these women to influence their housing circumstances are indicative of the women's power; the ability to affect positive experiences of 'home'. Furthermore, the women's achievement of housing security can be understood as existing in a state of flux - contingent upon the conditions of the 'field' and their access to capital (s) - thus never static or certain.

Social identity

The women's position in the 'field' (as long-term renters) was described as subordinate and the nature of this position was revealed in their expressions of internalised subjectivity, namely; second-rate citizen, scumbag, second-class and failure. The women claimed that these disparaging labels were associated with their tenure status. I identified three themes that are illustrative of the socially constructed identity of renting and long-term renters. First, 'renting as a tenure (moral) underclass', 'renters as a risk' and finally, 'renters as illegitimate consumers of housing'. I applied the notion of stigma to explore how the women negotiated a tarnished social identity. I maintain that the meanings, assumptions and stereotypes associated with renting and being a long-term renter, are indicative of long-held moral and civic binaries in place that differentiate home owners from private renters.

The first thematic category, 'renting as a tenure (moral) underclass' represented the women's explicit acknowledgement of the hierarchy present in the 'field', which was a signal to other actors in the 'field' to their worth as contributing citizens. Some of the women expressed a sense of failure and being a failure, because they had fallen short of achieving the ideal of home ownership. I maintain that the women experienced 'othering' and this informed the assumption that their precarious housing circumstances were an outcome of social pathology, which disregarded the gendered structural disadvantages.

The women's pathology was partially constructed through the perceived aversion of 'renters as a risk' and thus several of the women identified that they were labelled as untrustworthy. The lack of commitment to community (thus place-attachment) as demonstrated through the transience of renters and their disregard of any significant investment in the aesthetic qualities of 'home' informed the notion of 'renters as risk'. I concur with empirical research that confirms access to length of tenure (as a resource) facilitates incumbency; a *right* solely afforded to home ownership.

The women's housing consumption practises were measured against consumer norms that esteemed private property ownership. The final theme, 'renters as illegitimate consumers of housing', encapsulated this sentiment. The women's inability to consume housing in line with dominant social expectations, further asserted their social pathology. This assumption was formed in contradiction to several of the women's *historical* home owning experiences.

While the women's social identity (as long-term renters) was not at the forefront of social interactions, I learnt from some of the women I interviewed that they concealed their long-term renter status to avoid being discredited. These women also employed strategies in an attempt to deflect stigma and thus positively affect their social identity. For example, the women foregrounded the performance of the 'good tenant' through home-making practices that aimed to align their social identity with the worthy citizen. Some of the women enacted this position, regardless of their tacit recognition that the association of private property ownership to citizenry maintained symbolic weight in the 'field'.

I applied the notion of stigma-power and further explored the social practices of the 'field'. I now return to the aforementioned micro site of potential conflict, namely; the tenant, lessor and/or residential property manager social relations that underpin tenure in the private rental sector. I highlighted the dynamic functionings of stigma-power to the inducement of

shame and discrimination that was accounted for by some of the women renters. The women reported discrimination as renters during the processes that were required as part of an application for tenure (e.g. credit checks). In this discussion, I explored one aspect of residential tenancy legislation that is common to the various jurisdictions in Australia; the right of entry afforded to the lessor and/or residential property manager to conduct quarterly inspection. I assert that the right to critique the tenured dwelling through quarterly inspection, provided a legitimate means to assess the women's trustworthiness. For example, the women's accounts of their emotional response to the experience of quarterly inspection, highlighted that the stigma as pivotal to representations of 'trust' and internalised by the women as an external sanction (shame that is given).

As I have argued in the preceding chapters, the women's sense of housing security is shaped by a social identity that is informed by internalised shame and this subverted some of the women from seeking assistance and support for housing-related needs. I suggest that stigma-power (as a resource) is employed to maintain the position of women renters as subordinate and thus reaffirm the hierarchy of the 'field' (i.e. the position of other actors). What is most telling from these observations, is the women's sense that broader society chooses to respond with conscious ignorance as to the precarious housing circumstances of which the majority of the women negotiate in the private rental sector. Some of the women reported feeling invisible and their dilemma (affordable, appropriate and secure housing) an inconsequential social issue. I argue this 'state of play' represents the political acquiescence to the needs of private property ownership and informs the conditions of the 'field'.

Housing security

Privacy as a quality of 'home' was the focus of discussion in Chapter 7. The ability to live free from surveillance in 'quiet enjoyment' (i.e. peace, comfort and privacy) enhanced the women's experiences of 'home' and so reinforced their sense of housing security. Privacy was achieved through an appropriation of the tenured dwelling. The keeping of pets and creation of gardens were two symbolic resources that the women enacted to negotiate appropriation. Additionally, the ability to *just be* in the intimate territory of 'home' was highly valued. When the women were permitted to enact everyday practises of dwelling, they experienced high degrees of appropriation and concomitant degrees of privacy. This expression of privacy can be considered 'place-centred'; with the woman central to the person-place interaction.

Central to this discussion was the notion of control, which was used to explore the capacity of the women to maintain the territorial boundaries of the tenured dwelling.

Privacy was closely bound with safety and quiet enjoyment. Some of the women were unable to appropriate their dwelling to achieve a sense of 'home' when privacy was not assured. I identified a method of surveillance that accentuated their feelings of encroachment and subsequent erosion of privacy. 'Informal surveillance', which was undertaken by the lessor/and or residential property manager through behaviours and actions that were in contradiction to the requirement of residential tenancy legislation (in regard to adherence with notice of entry). These women accounted for the 'virtual landlord' who was always present in the fabric of the 'home'. I suggest the impetus for this response to the women's right to possession of the tenured dwelling plays into the perception that tenants are untrustworthy and thus the lessor/and or residential property manager is required to ensure protection of the investment.

It was in this chapter that I also explored the quarterly inspection in relation to privacy (as a quality of place), with a focus on the women's capacity to negotiate the conditions of entry to the tenured dwelling. Several of the women expressed a desire to be present in the 'home' while the quarterly inspection was carried out. I highlighted the emotional disruption that was felt because of the response that the quarterly inspection requires, as it tears apart privacy and undermines the women's achievement of 'home'. The salience of the disturbance to privacy is demonstrated in the practice of taking photographs of the tenured dwelling for the purposes of documenting the condition of the investment.

It is not just the response required when inspections take place but also the anguish that is felt because of *threat* that their privacy will be encroached. This anguish may only be felt temporarily, but it too detracts from a sense of 'home'. I maintain that the cultivation of privacy (the freedom from surveillance), should be a taken-for-granted practice of dwelling. And yet, is the case for most of the women renters that were the subject of this study, living free from surveillance with the ability to manage the boundaries of the tenured dwelling was essential to the experience of 'home'. While length of tenure is predominantly aligned with the notion of housing security, I suggest that the ability to live free from surveillance is key to the fortification of housing security.

Housing pathways

The final exploration into the housing circumstances of older women renters was the main focus of Chapter 9, it was here that I documented the implications to housing pathways of an accumulation of life shocks (e.g. domestic violence, divorce, death of spouse, financial loss). The 'habitus' (disposition and socialised subjectivity) of the women was positioned at the foreground of this chapter. In particular, I considered the conditions of the socio-cultural structure of the Australian baby boomer generation (born 1946 to 1961 inclusive) to several of the women's capacity for financial independence.

It was noted that some of the women were explicit about how routinised aspects of domestic life acted as a barrier for them to take up opportunities for engagement with paid employment. Life courses were shaped by societal norms and expectations - marriage, motherhood, unpaid carer – with some of the women attesting to their lack of financial literacy a result of not being able to enter this sphere due to reliance upon their husbands. The women's accounts of domestic violence bluntly underscored the risk of financial dependence. The women who had suffered due to the actions of a spouse or de-facto partner, relinquished housing to ensure their wellbeing and the safety of their children. The interview conversations were revealing of the grief for the loss of the owned home. In addition, the experiences of domestic violence, for some women, countered any preconceived or idealised notion of 'home'. Here, I concur with the extant feminist literature that has made explicit and critiqued these pervasive norms of 'home'. The destabilising repercussions of divorce and death of spouse were especially apparent in some of the accounts provided by women renters, for instance, for those women who raised their children as single-parents. In particular, the sense of deficit and underachievement that a lack of economic capital accentuated their fear of future homelessness.

The anxiety and consequential psychological burden experienced by several of the women who were precariously housed, led in some instances to feelings of resignation about their predicament and the likelihood that they will become homeless. This noted, it was also evident that some women, in spite of their fears, were able to manage their apprehensions in ways that were productive and resilient. For some of the women, the decision to choose to *continue on*, is the singular resource in their possession that is representative of power.

Choice and control are reoccurring themes that establish the importance for these women to strive for autonomy and independency to overcome some of the more abject features of their housing circumstances. I suggest, when control and autonomy are high, housing security and sense of place and rootedness are present.

Bourdieu's 'theory of practice' has provided an appropriate heuristic framework for the methods I have used to understand how older women achieve (or do not achieve) housing security and experience 'home' in the private rental sector. The ability to situate 'home' within the 'field' (the Australian housing system) and constituent conditions enabled an investigation into the factors that shape the housing security for women in the private rental sector. It is hoped that in drawing upon the theoretical framework provided by Bourdieu, the thesis makes a contribution to knowledge about the subjectivities of women who live in the private rental sector but also the limitations of residential tenancy legislation to creating equitable rules of engagement in the Australian housing system. As I have claimed, the capital(s) of the women renter can be understood as the capacity to influence (affect) the achievement of housing security and the experience of 'home' by negotiating; 'identity', 'privacy' and 'control' and these capital(s) can be understood as the resources that women renters enact as part of improvisations that constitute their social practice.

With regards to the wider political economy of housing, it is apparent the idealised notions of a home owning society perpetuates exclusion for many households unable to buy a property. The structure of a 'field' that bestows advantages through policies that privileges private property ownership, reproduces the inequalities. For these reasons, it is evident that as currently constituted, Australia's home owning society is not a fair or just society and this will remain, so long as households are unable to access affordable, secure and appropriate housing. The private rental sector as currently constituted in Australia is ill-equipped to meet the needs of those households with limited incomes.

Finally, it is appropriate to identify some issues that require further investigation. It is evident that there is a need to develop a deeper understanding of the culture that informs the social practice of the actors within the real estate industry and the peak bodies (including the jurisdictional chapters) that represent the interests of the industry. A study if undertaken on this topic, would need to determine real estate actors' perception of renters and how these perceptions inform social practice. Specific to older women living in the private rental sector, a

research agenda that explored professional culture would hopefully, identify space for dialogue that would lead to more opportunities for women renters to effectively negotiate and manage important aspects of their tenure.

Appendix 1. Participant recruitment poster (key informant)

Living in the private rental sector: How do women, 55 years of age and older, achieve and experience housing security?

I would like to hear from women
- who are 55 years of age and older
- who are tenants in the private rental sector
- who have been renting for 10 years or more
- who are currently living in Tasmania

Source: https://prod.basecamp.s3.amazonaws.com/wp-content/uploads/2015/07/tenancy-agreement-keys.jpg

You are invited to take part in an interview, for a study that is exploring women's housing experiences as long-term tenants (10 years), living in the private rental sector. The 10 years that you have been renting can be accumulative or continuous.

If you think you would be interested, please contact Gina by email gina.zappia@utas.edu.au or ring 0411 598 427 for an interview. I can return your call.

Interviews are strictly confidential. Interviewees will receive a $20 Coles Myer gift card.

Gina Zappia is a Postgraduate student from the University of Tasmania, School of Social Sciences. This study has the approval of the Social Sciences Human Research Ethics Committee, Reference Number H0015230.

Gina Zappia
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Private Bag 22
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Gina Zappia
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0411 598 427

Appendix 2. Participant information sheet (key informant and key stakeholder)

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'Living in the private rental sector: How do women, 55 years of age and older, achieve and experience housing security?'

This *Participant Information Sheet* is designed to provide information to research participants about the research study.

Invitation

You are invited to participate in the study conducted by Gina Zappia, who is a Social Science Postgraduate student from the Faculty of Arts, University of Tasmania. The details included in this *Participant Information Sheet* are intended to provide you with information regarding the study, and your role as a research participant. You will be provided with a copy of the *Participant Information Sheet* to keep.

Gina Zappia (the Student Researcher) is conducting the study in partial fulfillment of a Doctor of Philosophy (PhD) (Society and Culture) and under the supervision of Professor Keith Jacobs (Primary Supervisor) and Associate Professor Daphne Habibis (Secondary Supervisor), of the School of Social Sciences, University of Tasmania.

What is the purpose of this study?

The purpose of the study is to gain a better understanding of how women, 55 years of age and older, who are tenants living in the private rental sector long-term (renting for ten years or more), feel about their housing security. The study is seeking to understand what the meaning of home is for women that rent, and how their experiences as renters is shaped by the legislation, public policies and cultural norms pertaining to the private rental sector in Australia broadly, and Tasmania specifically. The study aims to capture the housing histories and aspirations of women, 55 years of age and older, that are long-term renters.

The research project aims to:

- Understand how women experience home in the private rental sector.
- Understand how legislation, public policies and cultural norms shape the private rental sector and the experiences of women renters.
- Understand the housing histories and aspirations of women who have been renting for ten (10) years or more.

Why have I been invited to participate?

The study is seeking to understand the experiences of housing security for women (55 years of age and older) who are long-term renters (renting for ten years or more), and as you fit these criteria, you are being invited to talk about your experiences.

You may have seen a poster at a community organisation, tenant advocacy and advice service or legal aid service, inviting you to participate in the study.

Your involvement in the study as an interview participant is entirely voluntary. Your decision to participate or not participate in the study will in no way impact upon your current or future relationship with the University of Tasmania.

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ABN 30 764 374 782 / CRICOS 00586B

'Living in the private rental sector: How do women, 55 years of age and older, achieve and experience housing security?'

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You are invited to participate in the study conducted by Gina Zappia, who is a Social Science Postgraduate student from the Faculty of Arts, University of Tasmania. The details included in this *Participant Information Sheet* are intended to provide you with information regarding the study, and your role as a research participant. You will be provided with a copy of the *Participant Information Sheet* to keep.

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The research project aims to:

- Understand how women experience home in the private rental sector.
- Understand how legislation, public policies and cultural norms shape the private rental sector and the experiences of women renters.
- Understand the housing histories and aspirations of women who have been renting for ten (10) years or more.

Why have I been invited to participate?

You have been invited to participate in the study as you have been identified as a key stakeholder that provides housing and homelessness services, tenant advice and advocacy services, legal aid, and advocacy for older Australians. You may also work with developing and implementing housing and homelessness policies and programs.

Your involvement in the study as an interview participant is entirely voluntary. Your decision to participate or not participate in this study will in no way impact upon your current or future relationship with the University of Tasmania.

What will I be asked to do?

You are being invited to participate in an interview, which will be conducted by the Student Researcher. During the interview you will be invited to share your insights and knowledge regarding housing, homelessness, tenant advocacy and ageing advocacy specific to

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Appendix 3. 'The Senior' advertisement (key informant)

Appendix 4. Schedule of interview questions (key informant)

Interview Cover Sheet

Demographic information – key informants (women)

Date of birth:

Country of birth:

Marital status: never married – widowed – divorced – separated - de facto

Highest level of education: primary – secondary - TAFE or diploma - tertiary

Main source of income:

Usual occupation:

Basis of employment: casual – part-time – fixed-term contract – permanent - retired

Postcode:

Previous home owner/ mortgagee: yes – no

General information about housing circumstances

Number of years renting in the private rental sector:

Mostly renting from landlord directly or real estate agent:

Length of time at current address:

Amount of rent currently paying:

Number of household moves whilst renting:

Shortest and longest tenancy agreement/ tenure: shortest: xx years; longest: xx years

Renting as part of a 'share house' or renting alone: share house/ living alone

Interview Schedule – Key Informant (Women Renters)

Meaning of home for renters *(home meanings; notions of home; psychological, social, cultural; home as a financial investment; home as a physical structure; home as a territory (continuity); home as a centre for self-identity; and home as a social and cultural unit (Kendig, Clemson, Mackenzie 2012); the taken-for-grantedness of dwelling (King 2005)*

What 'makes' a home? (Coleman & Watson 1985; Easthope 2014)

What is the difference between a house and a home? (Tomas & Dittmar 1995)

What is the most important thing about your home?

- (If needed, follow up questions: What does 'home' mean to you/ represent for you and why? What do you associate with 'home'? (Fox O'Mahony 2012; King 2005; Longhurst 2012) and; what do you value about 'home'?)

Do you think about the place you are currently renting as 'home' and why?

- (If needed, follow up questions: How would you describe the place that you are currently renting?)

What makes the place you are renting feel like home?

Embodied use of home; experiences of territoriality (Clapham 2011, pp. 361; 363); 'thickly-lived places' (Casey 2001, p. 407)

When have you felt as though the place you were renting wasn't 'home' and why?

- (If needed, follow up question: What stops you from making the place you are renting feel like 'home'?)

Ontological security and relationship to renting - a haven from an uncertain world, risk society (Colic-Peisker, Ong & Wood 2014; Elliott & Wadley 2013); the ordinariness of the activity of housing (King 2005; see also 2004; 2003)

What takes away from your ability to experience what you value about 'home'?

What aspect/ s of your life allows you to grow your sense of security/ stability?

How do you think you would feel if you owned your own home?

(Home ownership, the dominant ideology/ preferred tenure (Saunders 1990; Toohey 2014)

Housing security - 'control' over housing situation – Jones & Petersen (2014, pp. 139-140; see also Jones et al. 2007; Morris 2009a & 2009b)

What does housing security mean to you?

How much do you feel that you can influence and control your housing circumstances and why do you feel this way?

When did you feel most secure about your housing and why?

When did you feel least secure about your housing and why?

Perception of renters (stigma)

Long-term renting – 10 years or more (Wulff & Maher 1998)

What is it like to be a long-term renter?

How are renters thought of in Australia?

How did you feel about your housing circumstances when you were a home owner/ mortgagee? (If respondent previously a home owner/ mortgagee - home ownership, the dominant ideology/ preferred tenure Saunders (1990)

Have you ever felt disadvantaged because you rent?

(Home ownership, the dominant ideology/ preferred tenure (Saunders 1990)

What do you think about the tenancy legislation in Tasmania?

Seeking help *(shame and lacking personal resourcefulness) – Darab & Hartman (2013); Sharam (2008)*

What are the 'strategies' that you employ to cope with an unsatisfactory housing situation?

What steps have you taken in the past to change your housing circumstances when you felt that they were not satisfactory?

Have you had to seek help from a housing or homelessness community organisation?

- (If yes, please share about that experience and how it made you feel.)

Have you had to seek help about any aspect of renting from a tenant advocacy organisation or women's legal aid provider?

- (If yes, is this situation resolved and what was the outcome?)

Gendered structural disadvantages *- Colic-Peisker, Ong & Wood (2014); Darab & Hartman (2013); Hartman & Darab (2017); Jefferson & Preston (2005); Tually (2011)*

What challenges do you think women (from your cohort i.e. 55 years of age and older) face, with regard to their housing circumstances?

- (If needed, follow up question: What things do you think limit your ability to improve your housing circumstances? (E.g. education, employment opportunities, level of income, societal role)

Financial hardship and restriction *- Colic-Peisker, Ong & Wood (2014, p. 14); Morris (2007; 2009)*

Do you have enough money left over after paying rent to engage in activities in the community?

What things do you forgo spending money on to afford the rent?

What would you do if your rent increased at the place where you are currently living?

Housing mobility *– As a right or as a resource - Dufty-Jones (2012); issues associated with moving i.e. the financial, physical and psychological stress Beer & Faulkner (2011)*

Have you had to move to a new house because of a rent increase?

Have you stayed somewhere regardless of the cost of the rent and why did you decide not to move to a new house?

What other circumstances have made you decide to move?

What do you think is the most difficult and challenging thing about moving to a new house?

Community connectedness*; social connections; neighbourhood - Housing mobility: impacts on social capital and ability/ capacity to develop connections to community - Colic-Peisker, Ong & Wood (2014); Morris (2009); Wulff & Maher (1998, p. 94); residential stability Kendig, Clemson, Mackenzie (2012, p. 154)*

What do you value most about the suburb where you are currently renting?

- (If needed, follow up question: How do you feel about the community?)

Do you think renting makes a difference to how you feel about the community where you are living?

Housing aspirations and concerns: present and future

Have you wanted to own your own home?

What do you think your housing circumstances will be like in the future?

- (If needed, follow up question: What concerns do you have about your future housing?)

What type of help do you think you might need in the future in regard to your housing circumstances?

How can women be assisted to own their own homes/ maintain their mortgage?

What do you think are alternatives to renting?

- (Prompts: community housing, public housing and other models.)

Can you please share with me why you were interested in becoming involved in this study?

Appendix 5. Schedule of interview questions (key stakeholder)

General information

Organisation:

Role and duties:

Time with organisation:

Women's Housing Circumstances

1. What do you think are the main housing challenges for women, 55 years of age and older? (Tasmanian context and Australia wide)
2. Has there been an increase in the number of women, 55 years of age and older, seeking housing assistance in Tasmania? (Can the organisation meet current and forecasted demand for housing services?)
3. What is the most common concern, specific to housing, do women of this cohort seek help and support for from your organisation? (What are the women's experiences?)
4. What are the barriers to older women seeking help for housing assistance? (perceived and actual)

Housing Affordability

5. How is the private rental market perceived in Tasmania? (i.e. transitory site, younger cohort housing tenure, affordable compared to other rental markets in Australia)
6. What options are available to low-income households in regard to affordable housing in Tasmania? (Follow up – What options are available to low-income households in the private rental sector?)
7. How effectively does the housing sector (NFP, community organisations, state government) address issues of affordable housing in Tasmania? (Ask here about housing and homelessness policies such as *Tasmania's Affordable Housing Strategy 2015-2025*)
8. What will the model of affordable housing look like in the future? (Follow up - Do you think that there will be a shift away from Australia's culture of home ownership in light of affordability issues and the subsequent increase in demand for housing in the private rental sector?)

Renting in Tasmania (If appropriate to organisation)

9. What *position* do you think tenants in the Tasmanian private rental sector hold? (i.e. disadvantaged, equal, supported by legislation/ advocacy groups)
10. How do you think Tasmania's residential tenancy legislation advantages/ disadvantages older women renters? (i.e. length of tenancy – housing security; minimum standards – damp, mould, heating; rent increase – frequency/ amount)
11. Tasmania's tenancy legislation has been described as 'the worst' in Australia. What is your impression of and experience with the tenancy legislation in Tasmania?
12. What aspects of Tasmania's tenancy legislation require amendment and why? (Follow up - What do you think hinders/ enables the process of change to the current Tasmanian tenancy legislation?)

Final comments and observations

Appendix 6. Ethics approval

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Katherine.Shaw@utas.edu.au

HUMAN RESEARCH ETHICS COMMITTEE (TASMANIA) NETWORK

29 September 2015

Professor Keith Jacobs
School of Social Sciences
University of Tasmania

Student Researcher: Gina Zappia

Sent via email

Dear Professor Jacobs

Re: FULL ETHICS APPLICATION APPROVAL
Ethics Ref: **H0015230 - Living in the private rental sector: How do women, 55 years of age and older, achieve and experience housing security?**

We are pleased to advise that the Tasmania Social Sciences Human Research Ethics Committee approved the above project on 28 September 2015.

This approval constitutes ethical clearance by the Tasmania Social Sciences Human Research Ethics Committee. The decision and authority to commence the associated research may be dependent on factors beyond the remit of the ethics review process. For example, your research may need ethics clearance from other organisations or review by your research governance coordinator or Head of Department. It is your responsibility to find out if the approval of other bodies or authorities is required. It is recommended that the proposed research should not commence until you have satisfied these requirements.

Please note that this approval is for four years and is conditional upon receipt of an annual Progress Report. Ethics approval for this project will lapse if a Progress Report is not submitted.

The following conditions apply to this approval. Failure to abide by these conditions may result in suspension or discontinuation of approval.

1. It is the responsibility of the Chief Investigator to ensure that all investigators are aware of the terms of approval, to ensure the project is conducted as approved by the Ethics Committee, and to notify the Committee if any investigators are added to, or cease involvement with, the project.

Appendix 7. Participant consent form (key informant and key stakeholder)

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'Living in the private rental sector: How do women, 55 years of age and older, achieve and experience housing security?'

This *Participant Consent Form* is designed to clearly outline the matters to which the research participant is consenting in regard to their role in the study.

1. I agree to take part in the study named above.
2. I have read and understood the Participant Information Sheet for the study.
3. The nature and possible effects of the study have been explained to me.
4. I understand that the study involves my participation in an interview. I understand that the interview will take approximately 1 hour and 30 minutes. I understand that the interview will be recorded using a digital voice recorder, and transcribed. I understand that I will be provided the opportunity to read and review the interview transcript. I understand that I can make changes to the interview transcript if I think that my interview is not transcribed correctly.
5. I understand that participation involves unlikely to low level risk. I understand that I may experience feelings of anxiety, which could arise as a result of sharing my experiences as a long-term tenant in the private rental sector, and discussing my housing circumstances – past, present and future aspirations. I understand that I have been provided with the contact details for Lifeline should I need counsel.
6. I understand that all research data will be securely stored on the University of Tasmania's premises for five years from the publication of the study results, and will then be destroyed unless I give permission for my data to be stored in an archive.

   I agree to have my study data archived.

   Yes ☐ No ☐
7. Any questions that I have asked have been answered to my satisfaction.
8. I understand that the Student Researcher will maintain confidentiality and that any information I supply to the Student Researcher will be used only for the purposes of the study.
9. I understand that the results of the study will be published so that I cannot be identified as a participant.
10. I understand that my participation is voluntary and that I may withdraw at any time without any effect.

    If I so wish, I may request that any data I have supplied be withdrawn from the research until September 2016.

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1. I agree to take part in the study named above.
2. I have read and understood the Participant Information Sheet for the study.
3. The nature and possible effects of the study have been explained to me.
4. I understand that the study involves my participation in an interview. I understand that the interview will take approximately one (1) hour. I understand that the interview will be recorded using a digital voice recorder, and transcribed. I understand that I will be provided the opportunity to read and review the interview transcript. I understand that I can make changes to the interview transcript if I think that my interview is not transcribed correctly.
5. I understand that participation involves unlikely risk.
6. I understand that all research data will be securely stored on the University of Tasmania's premises for five years from the publication of the study results, and will then be destroyed unless I give permission for my data to be stored in an archive.

   I agree to have my study data archived.

   Yes ☐ No ☐
7. Any questions that I have asked have been answered to my satisfaction.
8. I understand that the Student Researcher will maintain confidentiality and that any information I supply to the Student Researcher will be used only for the purposes of the study.
9. I understand that the results of the study will be published so that I cannot be identified as a participant.
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Appendix 8. Women renter life shocks

Key Informant	Domestic Violence	Divorce Settlement	Death (spouse or child) Yes (Y); No (N)	Financial Loss	Sickness (personal or family member)	Children Yes (Y); No (N)	Raising Grandchildren	Housing Security and Subjective Experience
1. Bec	Emotionally battered			Assumed sole responsibility of financial debt at time of divorce		Y		***Secure and settled*** Bec has long-term tenure due to good relationship with lessor and Bec equates her situation to "luck".
2. Michelle					Caring for Mum	Y		***Fluctuating and vulnerable*** Michelle is worried about her sick and ageing lessor (who lives upstairs), because the house will be sold as part of the lessor's estate when she is deceased.
3. Anastasia	Anastasia experienced a physically violent husband and later an alcoholic partner. This relationship ended with a Domestic Violence Order (DVO).					Y		***Fluctuating and vulnerable*** The property that Anastasia rents has a lot of stairs, which are becoming difficult to manage. Anastasia is worried about the lessor selling, which will mean the end of below-market rent.
4. Rose					Personal illness		Cared for niece and nephew (live-in nanny) as part of securing previous housing.	***Fragile and anxious*** Rose has experienced historical housing insecurity and is uncertain about her current lessor (brother-in-law); "What will happen to me if he dies?".

Key Informant	Domestic Violence	Divorce Settlement	Death (spouse or child) Yes (Y); No (N)	Financial Loss	Sickness (personal or family member)	Children Yes (Y); No (N)	Raising Grandchildren	Housing Security and Subjective Experience
5. Edith		Edith described the divorces settlement as "half each", which she spent raising their children (i.e. she did not receive maintenance payments).		Purchased a house with her brother. Edith lost money, which a legal settlement did not recover		Y		***Fluctuating and vulnerable*** Edith's rent is unaffordable and her housing pathway shaped by numerous household moves.
6. Patricia				Sibling (brother) disputed parent's will and Patricia lost her inheritance				***Settled and secure*** Patricia's lessor offers a 12-month tenancy agreement annually with a rent increase included.
7. Vicki						Y		***Fluctuating and vulnerable*** Vicki enjoys long-term tenure but if the lessor dies, Vicki has been told she will have to vacate the property so that his wife can take possession.
8. Violet			Y	Insurance company would not pay life insurance for deceased husband	Provided palliative care for husband			***Fragile and anxious*** Violet is worried about her husband passing away and not being able to afford to rent on her own.
9. Meredith	Husband was an alcoholic Partner was physically violent		Y			Y		***Fragile and anxious*** The property Meredith rents is for sale and the real estate agent told her during the signing of the residential tenancy agreement.

Key Informant	Domestic Violence	Divorce Settlement	Death (spouse or child) Yes (Y); No (N)	Financial Loss	Sickness (personal or family member)	Children Yes (Y); No (N)	Raising Grandchildren	Housing Security and Subjective Experience
10. Amanda						Y		***Fragile and anxious*** Amanda must relocate and will be in housing stress due to a lack of affordable housing.
11. Sofia		Separated	Y	Husband died leaving Sofia with mortgage debt		Y	Cared for grandchildren	***Secure and settled*** Sofia has a good relationship with lessor and strong family ties/support (high levels of social capital).
12. Rachael		*First divorce not equitable	Y			Y		***Secure and settled*** Rachael is living in social housing (Red Shield) so feels secure as the rent is affordable.
13. Felicity	Husband was an alcoholic. Felicity was given $10 per week budget to feed a family of eight (8)					Y		***Secure and settled*** Felicity is living in a Housing Tasmania property and has enjoyed long-term tenure.
14. Denise				Business failure – lost house		Y		***Fluctuating and vulnerable*** Denise is concerned about future as retirement with little to no superannuation savings.
15. Kitty				Business failure – lost house		Y		***Secure and settled*** Kitty has enjoyed long-term tenure renting from her son.
16. Anna		*Not equitable				Y		***Fluctuating and vulnerable*** Anna repeatedly makes a point of saying she doesn't

Key Informant	Domestic Violence	Divorce Settlement	Death (spouse or child) Yes (Y); No (N)	Financial Loss	Sickness (personal or family member)	Children Yes (Y); No (N)	Raising Grandchildren	Housing Security and Subjective Experience
								dwell on her feelings of housing insecurity.
17. Veronica		*Not equitable – marital home in husband's name			Cared for sick child	Y		***Secure and settled*** Veronica has a history of housing insecurity and her current tenure in community housing is secure, affordable and appropriate to meet her physical needs.
18. Caroline		*Not equitable				Y		***Fragile and anxious*** Caroline's housing is precarious as the current rent is unaffordable, the house is structurally unsound and has a vermin infestation.
19. Stacey		*Not equitable						***Fragile and anxious*** Stacey lives in the gardener's cottage on lessor's property without a tenancy agreement in place and she is physically incapacitated due to a recent hip surgery.
20. Amelia						Y		***Secure and settled*** Amelia enjoys long-term tenure with predictable rent living in community housing.

* 'Not equitable' designates how the woman described the settlement of assets from divorce. For example, Rachael received a financial settlement from divorce of a jointly owned property that was 6% of its market value.

Appendix 9. Women renter demographics

Key Informant	*Age Bracket	Highest Level of Education	Marital Status	Previous Home Owner or Mortgagee	Income Source (AUD per fortnight)	**Commonwealth Rent Assistance (AUD per fortnight)	Income AUD (per fortnight)	**Rent paid AUD (per fortnight)	Help from family (e.g. food or money)	Location	Region: South East (SE); East Coast (EC); North West (NW); North (N)	Number of Years Renting in PRS	Mostly Renting From Lessor (L) or Real Estate Agent (REA)	Number of Household Moves Whilst Renting	Shortest and Longest Tenure
1 Bec	55-59	Tertiary	Divorced	Yes	Wage Part-time	Not applicable	Not disclosed	$700	No	Inner urban	SE	12	Both	21	1 year 8.5 years
2 Michelle	60-64	Diploma	Divorced	Yes	Newstart ($523.40)	Yes ($130.26)	$653.66	$310		Inner urban	SE	10	REA	53	6 months 3 years
3 Anastasia	60-64	Diploma	Divorced	No	Wage	Not applicable	Not disclosed	$340		Inner urban	SE	45	L	40	10 years
4 Rose	60-64	Diploma	Never married	No	Disability Support Pension ($788.40)	Yes ($130.26)	$918.66	$310		Inner urban	SE	42	Both	22	3 months 13 years
5 Edith	70-74	Tafe	Divorced	Yes	Age Pension ($788.40)	Yes ($130.26)	$918.66	$620		Inner urban	SE	40	REA	100	2 weeks 1.5 years
6 Patricia	55-59	Diploma	Never married	No	Disability support pension ($788.40)	Yes ($130.26)	$918.66	$410	No	Inner urban	SE	10	L	4	15 years
7 Vicki	55-59	Diploma	Divorced	No	Wage	Not applicable	Not disclosed	$490		Inner urban	SE	39	L	7	1 year 30 years
8 Violet	60-64	Secondary	Widowed Married	Yes Mortgagee	Newstart Carers Pension	Not disclosed	Not disclosed	$260		Rural	NW	10	REA	5	6 months 4years
9 Meredith	65-69	Diploma (x 3)	Divorced	Yes	Age Pension ($788.40)	Yes ($130.26)	$918.66	$360		Rural	NW	11	REA	5	5 months 2 years
10 Amanda	65-69	Graduate Certificate	Divorced	Yes Mortgagee Home Owner	Age Pension ($788.40)	Yes ($130.26)	$918.66	$360		Rural	NW	18	Both	20	18 months 3 years

Key Informant	Age	Highest Level of Education	Marital Status	Previous Home Owner or Mortgagee	Income Source (AUD per fortnight)	*Commonwealth Rent Assistance (AUD per fortnight)	Income AUD (per fortnight)	**Rent paid AUD (per fortnight)	Help from family (e.g. food or money)	Postcode Suburb	Region: South East (SE); East Coast (EC); North West (NW); North (N)	Number of Years Renting in PRS	Mostly Renting From Lessor (L) or Real Estate Agent (REA)	Number of Household Moves Whilst Renting	Shortest and Longest Tenure
11 Sofia	70-74	Secondary	Separated	No	Age Pension ($788.40)	Yes ($130.26)	$918.66	$500	Yes - food and money	Outer urban	SE	34	Both	10	2 years 6 years
12 Rachael	75-79	Tafe	Divorced	Yes Home Owner Mortgagee	Age Pension ($788.40)	Not applicable	$788.40	$180	Yes - money	Inner urban	SE	16	Both	10	2 months 2 years
13 Felicity	70-74	Secondary	Divorced Married	Yes Homeowner	Age Pension ($788.40)	Not disclosed	$788.40	$220		Outer urban	SE	10	REA	20	8 weeks 14 years
14 Denise	60-64	Tertiary	Divorced	Yes Homeowner	Wage	Not applicable	Not disclosed	$630	No	Inner urban	SE	14	REA	3	12 months 8 years
15 Kitty	80-84	Tertiary	Divorced	Yes Home Owner	Age Pension Aus & Dutch	Not disclosed	Not disclosed	$400		Outer urban	SE	20	L	3	2 years 13 years
16 Anna	65-69	Tertiary	Single (Divorced)	Yes Home Owner	Disability support pension $788.40	Not disclosed	$788.40	$270		Inner urban	SE	36	REA	7	10 years
17 Veronica	65-69	Tertiary	Divorced	No Husband did not allow Veronica's name on the title	Aged Pension $788.40	Yes ($130.26)	$918.66	$320		Inner urban	SE	30	REA	12	2 years 14 years
18 Caroline	60-64	TAFE/ Diploma	Separated De Facto	Yes	Disability support pension $788.40	Not diclosed	$788.40	$280		Rural	SE	?	?	10	1 year 9.5 years
19 Stacey	70-74	TAFE/ Diploma (Tertiary?)	Divorced	Yes	Aged Pension $788.40	Yes ($131.54)	$919.94	$360		Rural	SE	40 years	Both	70	18 months 4.5 years
20 Amelia	65-69	Secondary (failed final exams so no certificate)	Divorced	Yes	Aged Pension $788.40	Yes ($131.54)	$919.94	$450		Inner urban	SE	10 years	L	4	12 months 5 years

*Age ranges have been utilised to ensure key informant anonymity.

**Maximum Commonwealth Rent Assistance for single or a couple (partner in goal or illness separated or respite care couple) paid per fortnight 20/09/2015; 20/03/2016; 20/09/2016 (covers period when interviews were conducted) = $130.26; $131.25; $131.54 respectively.

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